

# STATED INCOME IS BACK!



## Finally a Lite Doc Alternative That Works for You!

**NO TAX RETURN INCOME NEEDED TO QUALIFY**

**Loan Amounts: \$100,000 to \$2,000,000**

**Property Types: MultiFamily (5 units and up), Mixed Use, Office, Retail, Warehouse, Mobile Home Parks, Automotive Services**

**Loan Purpose: Purchase, Refinance, & Cash Out**

**Terms: 30 yr. Fully Amortizing**

**Initial Fixed Rate Period: 3, 5, 10 yr. Options Available**

**Loan To Value Limit: 75%**

**Debt Coverage Ratio: as low as 1.20**

**Minimum Credit Score: 650**

**Prepayment Penalty: Yes, equal to Initial Fixed Period**

**Escrows: Yes, for Taxes & Insurance**

## ThinkSmarter

### Loan Solutions for Every Need

#### **Asset Leverage**

Whether you own stocks, have money in a 401k or SDIRA, we have solutions to free your money from mediocre results and unlock your true potential.

#### **Apartment Financing**

Multi-Family is HOT and our financing options will set your dreams on fire.

#### **Small Business Financing**

Escape the corporate doldrums by utilizing our complete suite of small business financing programs.

#### **Bridge/Hard Money**

You have real estate, we have access to the folks with the money to help you bridge the gap from 'might be' to 'well done.'



South Bay Commercial Capital

**SCOTT STEHLIK**

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