



Realty Partners

A KGFA Capital Ventures Inc. company

Small-Balance Commercial Loans

This is lending done differently.

Let our experts help you secure flexible commercial mortgage financing on loans from \$100K to \$2MM.

- No tax returns required
- Flexible cash-outs
- Wide range of eligible real estate
- Fixed and variable rates



General Guidelines

Loan Size	\$100,000 – \$2.5 million
Loan Terms	30-year fixed 5-year ARM
Amortization	15, 25, 30
Loan Purpose	Purchase, Cash-Out, R/T Refi
Max LTV	Purchase: 80% Refi: 75%
Min FICO	650
Min DSCR	Investor: 1.15x Owner-Occupied: 1.2x Global
Prepayment Fee Options	5% for 10, 7, 5, or 3 years 5-year declining (5, 4, 3, 2, 1)
UW Methodology	Investor: Property DSCR Owner-Occupied: Global DSCR
Rates	8% to 12% (rates may vary at any time)

Eligibility

Borrower: Individual or business entity

Eligible property types: Multifamily, Mixed-Use, Retail, Office, Light Industrial, Automotive, Mobile Home Park, Warehouse, Self-Storage, Restaurant/Bar, Daycare Center

No rural properties

Stabilized properties only (75% occupancy with no rehab or deferred maintenance)

Long-term financing only (no short term/bridge)

Eligible states: All except ID, HI, MI, MT, ND, NV, SD, VT, WV, WY

Population Requirements: Top 300 MSAs

FEES

Appraisal and due diligence fee

Origination	1% to 3%
Standard	Insurance, Title of Insurance, Legal, processing, etc.

Gil Zapata

Managing Director

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Ready to grow your business with KGFA? Get prequalified today.