

SMALL-BALANCE MORTGAGE PROGRAMS

SEE HOW AMUSA COMMERCIAL CAPITAL PROGRAMS CREATE SMOOTHER, FASTER, MORE CONFIDENT CLOSINGS FOR NON BANK BORROWERS.



COMPLETE PROGRAM

MAX LTV TIER 1: 80%
MAX LTV TIER 2: 75%

BEST FOR:

Credit-worthy investors or business owners looking for an alternative to restrictive bank financing.



LITE DOC INVESTOR PROGRAM

MAX LTV TIER 1 & 2: 75%

BEST FOR:

Investors who may not be able to disclose certain financial information or whose properties are more valuable than a tax return might show.



STATED OWNER-OCCUPIED PROGRAM

MAX LTV TIER 1 & 2: 75%

BEST FOR:

Owner-occupied transactions where the business owner has difficulty documenting their income for traditional lenders.



BANK STATEMENT PROGRAM

MAX LTV TIER 2: 70%

BEST FOR:

Business owners who prefer to prove their income by providing 12 consecutive months of business bank statements instead of tax returns.

OPTIONS FOR ALL PROGRAMS

- ✓ Loan Amount: \$250K-\$2MM
- ✓ Loan Purpose: Purchase, Cash Out, Refinance
- ✓ Loan Product: 5-Year and 7-Year Hybrid
- ✓ Rates: 6-9%
- ✓ Amortization: 20, 25, 30
- ✓ Min. Middle Credit Score: 650
- ✓ Eligible Markets: Top 200 MSAs
- ✓ Eligible Borrowers: U.S. Citizens, Permanent Resident Aliens, Legal Entities
- ✓ Index: Wall Street Journal Prime Rate
- ✓ Property Types Tier I: Multifamily and Mixed-Use (Residential)
- ✓ Property Types Tier II: Mixed-Use (Commercial), Office, Retail, Light Industrial, Self-Storage, Warehouse, Automotive, Mobile Home Parks, Daycare Centers, Restaurants, Bars
- ✓ Standard Prepayment Fees: 5% For First 3 Years

COMMON ATTRIBUTES THAT BRING A LOAN TO AMUSA:

- Up to 80% LTV on multifamily properties and this includes cash-out transactions
- Borrower does not document income on tax returns, investor and owner occupied
- Recently stabilized - we only need 75% economic occupancy for the preceding 90 days at a 1.2 DSCR
- No seasoning on title and the ability to use appraised value vs cost basis
- Out of state investors
- Markets with higher CAP rates
- Low liquidity - AMUSA only needs 3-6 months of P&I in reserves

[1] Rates based on LTV, term, amortization, property type, and borrower's credit.

[2] Legal entities include corporations, LLCs, partnerships and trusts with majority ownership by U.S. citizen or permanent resident alien. All principals with minimum 25% ownership interest must personally guarantee loan.

[3] 10% LTV deduction for NY.

[4] In no event can the interest rate be below 6%.

[5] No origination fee.

[6] Loans are assumable upon AMUSA approval.

[7] Multifamily and Mobile Home Parks do not apply to Stated Owner-Occupied program

[8] Max 2 points in YSP for loans \$500,000 or less.

[9] Minimum middle credit score for Stated Owner-Occupied is 700.

[10] For Stated Owner-Occupied Program: Guarantor(s) are not required to provide personal or business tax returns to qualify for this program. Guarantor(s) may be eligible for a different loan program with more favorable terms if verifiable documentation such as personal and/or business tax returns are provided.

CONTACT US TODAY

800-686-5679

www.amusacommercialcapital.com