

SMALL BALANCE COMMERCIAL LOAN PROGRAM

LOAN PURPOSE:	Not every commercial investor qualifies for a Bank or Agency capital, and that's okay. KRAM Capital can help you find the small balance loan that's right for you. We'll work with you to secure the amount you need at terms you agree with. Our team will be with you through the entire process to make sure you're satisfied. Fill out an application now to get started!
LOAN USE:	Purchase, Cash-out Refinance, Rate & Term Refinance
LOAN AMOUNT:	\$500,000 - \$3,000,000
LOAN TERMS:	5 Year ARM, 7 Year ARM, 10 Year and 30 Year Fixed, 25 Year and 30 Year Amortization
LENDING MARKET:	Nationwide
ELIGIBLE PROPERTIES:	Single Family Residence, Townhomes, Condos, Duplex, Triplex, Quadplex, and Multifamily 5+ units
MAX LTV:	80% Max
ELIGIBLE PROPERTY TYPE:	Multifamily, Mixed use, Office, Warehouse, Light Industrial Retail, Bars, Restaurant, Self-storage, Day Care Centers, Mobile Home Park
MINIMUM FICO:	620
MINIMUM DSCR:	1.10x
RECOURSE:	Nonrecourse available



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