

COMMERCIAL SOLUTIONS

SOUTHERN CROSS CAPITAL ADVISORS

	Full Documentation	Lite Doc Investor	No Doc Streamline	Commercial Bank Statement
Loan Type	Investor Owner-Occupied	Investor Only	Investor Owner-Occupied	Owner-Occupied Only
Loan Size	$100K - $2M	$100K - $2M	$100K - $2M	$100K - $2M
Loan Terms	30-Year Fixed 5-Year ARM	30-Year Fixed 5-Year ARM	30-Year Fixed 5-Year ARM	30-Year Fixed 5-Year ARM
Amortization	15, 25, 30	15, 25, 30	15, 25, 30	15, 25, 30
Loan Purpose	Purchase, Cash-Out, R/T Refinance	Purchase, Cash-Out, R/T Refinance	Purchase, Cash-Out, R/T Refinance	Purchase, Cash-Out, R/T Refinance
Max LTV	Purchase: 80% Refinance: 75%	Purchase: 80% Refinance: 75%	Purchase: 75% Refinance: 70%	Purchase: 80% Refinance: 75%
Min FICO	650	650	700	650
Min DSCR	Inv: 1.15x O-O: 1.2x Global	1.15x	1.00x	1.20x Global
Prepayment Fee	5% for 10, 7, 5, or 3 years | Declining 5%, 4%, 3%, 2%, 1%			
Income Docs	2 years personal and biz tax returns	No tax returns	None required	12 consecutive months of biz bank statements
Borrower Type	Individual or Business Entity	Individual or Business Entity	Individual or Business Entity	Individual or Business Entity

Eligible Properties

- Multifamily
- Retail
- Restaurant
- Warehouse
- Mobile Home Park
- Light Industrial
- Mixed-Use
- Office
- Bar
- Self-Storage
- Daycare Center
- Automotive

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