



Small Balance Lending Made Easy

Loan Size:	\$100,000 to \$2MM
Property Types:	Most Income producing commercial real estate, investor and owner user
Rates:	Starting @ 10.50%
Terms:	Flexible. Up to 30Y Fully Amortizing
LTV:	Up to 70%
Prepayment Penalty:	Flexible. Typical is 3 to 4Y @ 4%
Fees:	No upfront fees. 1% Origination + a minimal Processing Fee. Environmental Insurance may apply
YSP:	Paid to broker by OC directly, up to 2% undisclosed to the borrower
FICO:	No FICO score minimum. Mtg pay history is important
Footprint:	All states except AK, CA, NV, AL, WV and VT. No Cook County IL or Wayne County MI
Ineligible Deals:	Gas Stations, ALF's, On Site Dry Cleaners, Land, Major Rehab, Construction

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