



# Ponce De Leon

MORTGAGE CORPORATION

Subsidiary of  
Ponce Bank

## COMMON SENSE LENDING

**Ponce Mortgage** is a portfolio lender that offers commercial loan programs suitable for every borrower and property type on a qualifying basis. Our commercial loan programs are fast and effective financial solutions for owners and investors. We offer commercial financing from \$500 thousand to \$21 million, with amortization up-to 30 years, and LTV's up-to 75%

### Multi-Fam/Mixed Use/Office/Retail/ Light industrial Investor Properties

- Up to 75% Financing
- Single and Multi-tenanted Properties
- Most commercial uses acceptable
- Unlimited cash out refinances
- Loan amounts up to \$20,000,000
- Blanket Loans ok
- Commercial Equity Lines of Credit Available

### 2-4 Family Investor Properties

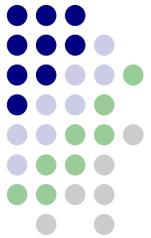
- Up to 70% Financing
- Use Rental Income to Qualify
- Entity Vesting, LLC, Trust, Etc. Welcomed
- Unlimited cash out refinances
- Loan amounts up to \$2,000,000 portfolio loans
- Blanket loans ok

### Construction/Perm loans

- Borrow up to 70% of cost
- Most property types considered
- Interest payments may be financed
- Flexible draw schedules
- Single closing

### Owner Occupied Commercial Real Estate

- Partial or full owner occupancy
- Commercial condos ok
- Loan to Value up to 70%
- Acquisition and Refi available
- Commercial Equity Lines of Credit Available



**Primary Portfolio Lending market area is NYC's 5 boroughs. Secondary market area is the NY Metro Area**  
**Commercial Loans available for placement on a national basis.**

Commercial properties are qualified on a cash-flow and non-global basis if held under a Limited Liability Company or Corporation. Market rents considered for vacant units and escrow considered for open violations or permits.

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