

# Small-Balance Commercial Product Suite



The full suite of commercial mortgage programs available with Silver Hill Funding, LLC are designed to help you secure financing for a wide range of borrower profiles. See our program comparison below to learn more.

	Full Doc	Lite Doc Investor	No Doc Streamline	Bank Statement
<b>Loan Type</b>	Investor Owner-Occupied	Investor Only	Investor Owner-Occupied	Owner-Occupied Only
<b>Loan Size</b>	\$100k - \$2 million	\$100k - \$2 million	\$100k - \$2 million	\$100k - \$2 million
<b>Loan Terms</b>	30-Year Fixed 5-Year ARM	30-Year Fixed 5-Year ARM	30-Year Fixed 5-Year ARM	30-Year Fixed 5-Year ARM
<b>Amortization</b>	15, 25, 30	15, 25, 30	15, 25, 30	15, 25, 30
<b>Loan Purpose</b>	Purchase, Cash-Out, R/T Refinance	Purchase, Cash-Out, R/T Refinance	Purchase, Cash-Out, R/T Refinance	Purchase, Cash-Out, R/T Refinance
<b>Max LTV</b>	Purchase: 80% Refinance: 75%	75%	Purchase: 75% Refinance: 70%	Purchase: 80% Refinance: 75%
<b>Min FICO</b>	650	650	700	650
<b>Min DSCR</b>	Inv: 1.15x O-O: 1.2x Global	1.15x	1.00x	1.20x Global
<b>Prepayment Fee</b>	5% for 10, 7, 5, or 3 years   Declining 5%, 4%, 3%, 2%, 1%			
<b>UW Methodology</b>	Inv: Property DSCR O-O: Global DSCR	Qualifying income based on property cash flows	FICO, LTV, and 3rd party consumer credit info	Global DSCR
<b>Income Docs</b>	2 years personal and biz tax returns	No tax returns required	None required <sup>1</sup>	12 consecutive months of business bank statements
<b>Buy Downs</b>	0.375% = 1 pt cost	0.375% = 1 pt cost	0.375% = 1 pt cost	0.375% = 1 pt cost
<b>Borrower</b>	Individual or Business Entity	Individual or Business Entity	Individual or Business Entity	Individual or Business Entity
<b>Population</b>	Top 300 MSAs	Top 300 MSAs	Top 300 MSAs	Top 300 MSAs

Eligible Properties	Broker Compensation	
<ul style="list-style-type: none"> <li>- Multifamily</li> <li>- Retail</li> <li>- Restaurant</li> <li>- Warehouse</li> <li>- Mobile Home Park</li> <li>- Light Industrial</li> </ul>	<ul style="list-style-type: none"> <li>- Mixed-Use</li> <li>- Office</li> <li>- Bar</li> <li>- Self-Storage</li> <li>- Daycare Center</li> <li>- Automotive</li> </ul>	<p>Note: YSP is not disclosed on closing statement. Origination: Up to 3 points</p> <p>YSP: Up to 2 points (rate &amp; margin increase 0.375% per point)</p>
		<p><b>Dennis Watson</b> Account Executive dwatson@silverhillfunding.com 401.249.4079</p>

<sup>1</sup> Bank statement will be required for verification of reserves only. Borrowers will be required to submit a purchase contract for transactions involving a real estate acquisition. Note that appraisal companies may require property documentation to assess final value.  
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