



# SMALL-BALANCE MORTGAGE SOLUTIONS

See how Cressida Direct Programs create smoother, faster, more confident closings for non-bank borrowers



## OPTIONS FOR EVERYONE

We acknowledge the potential in every borrower. We have loan programs for everyone, no matter your circumstance.



## DIRECT LENDER

Nationwide, direct lender, specializing in financing commercial real estate investors and owners that can't qualify for restrictive bank financing.



## BROKER-FRIENDLY

Brokers and/or referral sources can earn up to 3% on every transaction. Sign up today for our broker referral program and start earning!

## → LOAN OPTIONS FOR EVERY SITUATION

PROGRAM	FULL DOC - COMPLETE	LITE DOC INVESTOR	BANK STATEMENT OWNER-OCCUPIED	ASSET-BASED
LOAN AMOUNT	\$200,000 - \$2,500,000	\$200,000 - \$2,500,000	\$200,000 - \$2,500,000	\$200,000 - \$750,000
LTV	MAX LTV: 80%	MAX LTV: 80%	MAX LTV: 80%	MAX LTV: 70%
LOAN PRODUCT	3 year, 5 year, 7 year, Hybrid	3 year, 5 year, 7 year, Hybrid	3 year, 5 year, 7 year, Hybrid	3 year, 8 year
CREDIT SCORE	Min. 700	Min. 600	Min. 600	Min. 650
RATES	6.25% - 8.50%	7.00% - 9.50%	7.00% - 9.50%	7.50% - 9.50%
BEST FOR	Creditworthy borrowers looking for an alternative to restrictive bank financing but seeking bank-type rates.	Borrowers who may not be able to disclose certain financial information.	Owner-occupied borrowers who prefer to prove their income by providing 12 consecutive months of business bank statements instead of tax returns.	Borrowers seeking financing based solely on the value of the property. <b>NO DSCR REQUIRED</b>

### PROGRAM HIGHLIGHTS

- ✓ Property types: multifamily, mixed-use (residential & commercial), office, retail, warehouse, self-storage, light industrial, bar/taverns, automotive repair, daycare centers, restaurants, mobile home parks
- ✓ Purchase, cash out, rate/term refinance
- ✓ 20, 25, 30 year full amortizations - No balloons
- ✓ Standard prepayment fee: declining 5, 4, 3, 2, 1
- ✓ Eligible borrowers: U.S. citizens, permanent resident aliens, legal entities, foreign nationals
- ✓ Ineligible properties: construction, major rehab, gas stations, land, rural locations, hotels/motels, anything cannabis-related

### REASONS TO BRING LOANS TO CRESSIDA DIRECT

- ✓ Faster time to closing: 30-35 days on average, as quick as 14 days
- ✓ More flexible borrower documentation requirements
- ✓ Borrower's loan turned down by a local bank
- ✓ Less restrictive underwriting guidelines
- ✓ Less stringent credit requirements
- ✓ No cash out restrictions
- ✓ No balloon notes

#### JUST ADDED

- ✓ Automotive
- ✓ Restaurants
- ✓ Bars

## → LET US FIND THE PROGRAM THAT'S RIGHT FOR YOU OR YOUR CLIENT

Contact your Cressida Direct Regional VP today:  
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