



Last Revision 9/2018

Commercial Lending- Program Matrix

Funds Can Be Used For

Program Type	Who is your Client?	Loan Amounts- Min/Max	Interest Rate	Points and Fees (Broker Included)	Property Types	LTV	Max LTV based on ARV	Terms	Interest Only	Lending States	Income	Property Vacant?	Ground Up Construction?	Rehab?	Closing in Name Of	Closing Timing	Exception Process
Note: Depending on the program; any, and all, loan attributes (i.e. Max Loan Amount, Max Cash to Borrower and Max DTI) can, and will, vary based on the specific loan scenario. Contact Pat Villano - pvillano@fff-cc.com for Scenarios																	
Hard Money- Quick Funding	No "Red Tape"	\$80,000 / No Max	12%	Up to 6% (Negotiable)	ALL Property Types	Up to 60% (Need Compensating Factors)	N/A	Up to 5 Years	Yes	CT, FL, NJ, NY, PA	No Doc	Yes	Yes	Yes	Personal or LLC	Less than 3 Weeks	Contact FFF-CC
Soft "Hard" Money	Limited "Red Tape"	\$500,000 / No Max	Starting at 8.5%	Up to 6% (Negotiable)	ALL Property Types	75%	70%	2 Years	Yes	National	No Doc	Yes	No	Yes	LLC Only	3-4 Weeks	Contact FFF-CC
Fix and Flip- Standard	Assets/Experience, desires Best Terms	\$200,000 / No Max	Starting at 8.75%	Up to 6% (Negotiable)	ALL Property Types	80-90% (of As Is Value) + 100% Rehab Costs	75%	2 Years	Yes	National	No Doc	Yes	Yes/ 50% LTV	Yes	LLC Only	3-4 Weeks	Contact FFF-CC
Fix & Flip- Elite	Doesn't want to use own Funds/ Limited Experience	\$75,000 / \$1,500,000	Starting at 10%	Up to 6% (Negotiable)	1-4 Units	100% (of As is Value) + 100% Rehab Costs	70%	9 Months	Yes	National	No Doc	Yes	No	Yes	LLC Only	3-4 Weeks	Contact FFF-CC
Alternative Bank Money	Just misses Commercial Bank Requirements	\$80,000 / No Max	Starting at 6%	Up to 5% (Negotiable)	ALL Property Types*	75%	N/A	5,7,10 ARM with 25/30 Year Amortization	No	National	Depends on Property	Yes	No	Yes	Personal or LLC	4 Weeks	Contact FFF-CC
True Commercial Loan	Perfect Borrower	\$200,000 / No Max	Starting at 4%	Up to 4% (Negotiable)	ALL Property Types*	Up to 80%	N/A	5,7,10 ARM with 25/30 Year Amortization	Yes	National	Full Doc	Yes	Yes	Yes	Personal or LLC	Up to 3 Months	Contact FFF-CC
SBA-7A	Start Up Businesses/Equipment Financing/Working Capital/Commercial Real Estate Purchase/Franchise	No Min / Up to \$5M	Starts at 7.25%*	Depends On Loan Request	ALL Property Types	Up to 90%	N/A	5,7,10 ARM with 25/30 Year Amortization	No	National	Full Doc	Yes	No	Yes	LLC Only	Up to 5 Months	Contact FFF-CC
SBA- 504C	Owner Occ Commercial/Construction/Renovation/Acquisition of Fixed Assets	No Min / Up to \$14M	Starts at 4.5%*	Depends On Loan Request	ALL Property Types	Up to 90%	N/A	5,7,10 ARM with 25/30 Year Amortization	No	National	Full Doc	Yes	Yes	Yes	LLC Only	Up to 5 Months	Contact FFF-CC
SBA-Cap Lines	Business Lines of Credit- Min 1 year in Business	\$200,000 / Up to \$5M	Starts at 7.25%*	Depends On Loan Request	ALL Property Types	90% on Purchase	N/A	Up to 5 Years	No	National	Full Doc	Yes	No	Yes	LLC Only	Up to 5 Months	Contact FFF-CC

* = As of Last Matrix Revision