



# Real Estate Resource Home Loans



A Full Service Mortgage Company

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Orland Park, IL 60467

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## Commercial Real Estate Financing

<b>Use of Loan Proceeds:</b>	Existing Business, Owner Occupied; no investors General purpose commercial real estate No ground leases. Single loan closing on construction.
<b>Loan Amounts:</b>	\$250,000 to \$2,000,000 Special programs to \$2,500,000
<b>Cash/Equity Injection:</b>	10% of Total Project Costs. 15% for restaurants. Total Project Costs can include moving expense, equipment, furniture, working capital, refinance of business debt, etc
<b>Loan Terms:</b>	<b>Term up to 25 years.</b> Fully amortized (no balloon).
<b>Interest Rates:</b>	Dependent upon strength of business. Rates from P+1.25% - 2.5% variable
<b>Repayment Ability:</b>	Based on historic cash flow of the business. Minimum Debt Service Coverage= 1.15x for last yr + interim. For restaurants, chiropractors: DSC=1.35x for last yr+interim Expansion loans for medical practices with increasing trends.
<b>Collateral:</b>	<b>LTV can be over 100%</b>
<b>Personal Guaranty:</b>	SBA requires from all 20% or more owners.

Our underwriters are professionally trained to keep the interest of the professional a priority. They are experienced in working with borrowers of all sizes. Thus, they can fund loans anywhere in the country! So please call one of our underwriters today at

# 708-645-8888