

Commercial /504 Plus & Standard

Loan Sizes:

- Up to \$10,000,000 of the aggregate financing request

Occupancy:

- Owner occupied only

Rate Adjustment:

- Quarterly adjustable, and 3, 5, 7 and 10 year fixed terms available

Amortization / Term:

- 25 years on Plus
- Up to 30 years on Standard

Debt Coverage Ratio:

- 1.20X minimum Debt Coverage Ratio (DCR) on most recent FYE and IR based on the interim period. The DCR will be based on the underwritten EBITDA of the small business concern. May consider down to 1.10X on a case by case basis.

Maximum LTV:

- 50% on the first lien
- 40% maximum on the second lien (SBA 504)

Recourse:

- All loans are full recourse and require the personal guarantee of any and all individuals or entities holding 20% ownership interest or more.

Minimum Cash Injection:

- 10 – 20% depending on type of project.

Interim Financing:

- Available and funding may be required by Lender. 120 day term and variable interest rate based upon the published Wall Street Journal (WSJ) Prime Index + 2.75%, interest only to adjust quarterly

Minimum Personal Credit:

- 620. Lower may be considered on a case by case basis

Management Experience:

- Prior ownership and management experience preferred

Construction Financing:

- Available for multi-purpose projects. Please call for program information.

For more information contact:
Sok H Cordell, Senior Managing Director
503-640-5200 or toll free 1-877-257-0865
sok@ch-capital.com