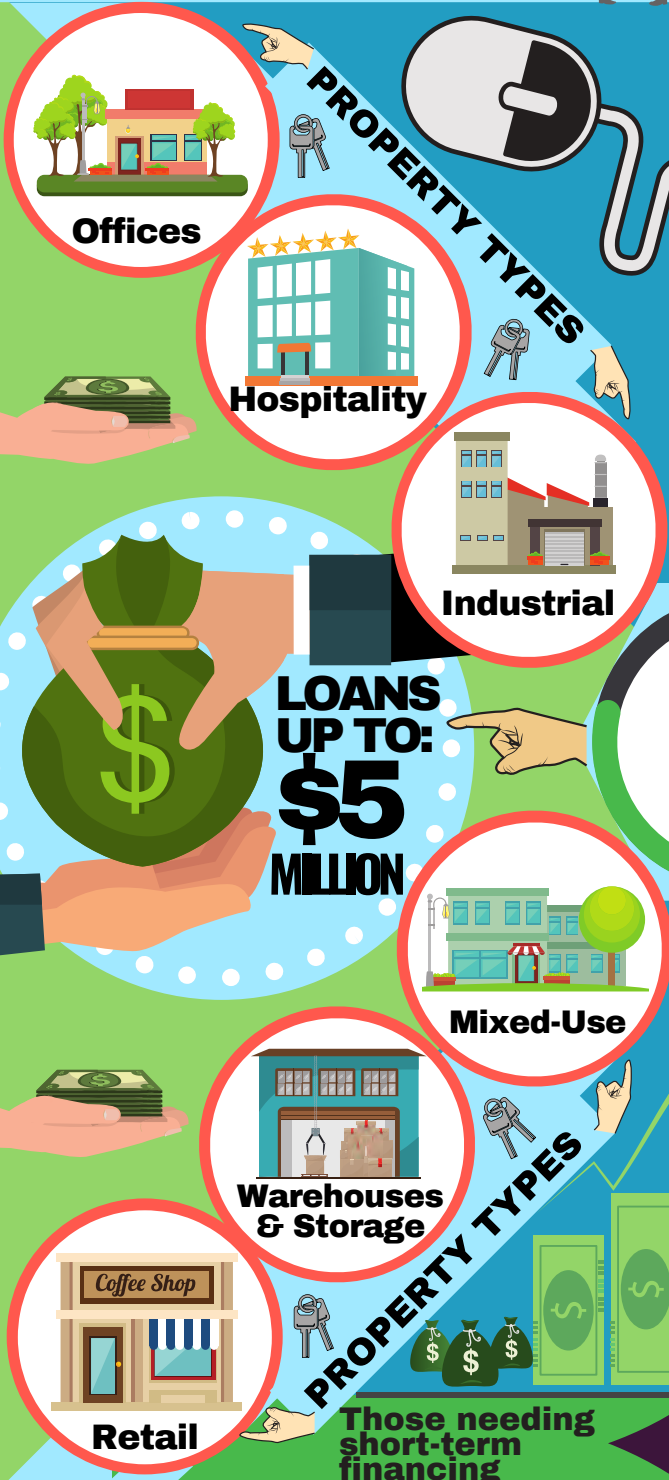


COMMERCIAL PROPERTY LOANS



What is a Commercial Property Loan?

- ➔ Hard money commercial loans are usually short-term loans often used to rehab an existing commercial property before refinancing to a traditional property mortgage.
- ➔ Commercial bridge loans are similar to commercial hard money loans because they close quickly and offer interest-only payments throughout the life of the short loan.
- ➔ Securing a commercial property bank loan is decidedly more difficult for individuals who have not purchased a commercial property before. This is why so many people instead turn to private hard money loans for funding.



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LOANS UP TO: **\$5 MILLION**

80%

IS TYPICALLY THE MAXIMUM **LOAN-TO-VALUE** AMOUNT OFFERED BY PRIVATE LENDERS FOR COMMERCIAL PROJECTS

LTV

BEWARE OF EXTRAS:

- 💰 Upfront fees or points
- 💰 Broker Fees
- 💰 Pre-payment penalties

The interest rate for a hard money commercial loan is usually between

9-12%

PRIVATE MONEY LOANS FOR COMMERCIAL PROPERTY ARE EASIER TO QUALIFY FOR THAN LOANS THROUGH A BANK.



Those needing short-term financing

IDEAL FOR

Those with lower credit scores

Properties needing improvements

REFERENCES
<https://finance.yahoo.com/news/best-worst-cities-own-investment-090000378.html>
<https://www.hardmoneyhome.com/articles/view/how-to-get-a-hard-money-loan>