

# Commercial Real Estate, Business Acquisition and Expansion Financing

## LOAN AMOUNTS

- Up to \$4 million

## ADVANCE RATE

- Up to 80% non-real estate financing (10% cash down and 10% owner carry is acceptable)
- Up to 90% real estate financing

## TERMS

- Up to 10 years fully amortized on non-real estate transactions
- Up to 25 years full amortized on real estate transactions
- Blended term on multiple use transactions

## BORROWER BENEFITS

- High leverage with minimal cash investment
- Long terms to minimize debt service
- Flexible underwriting requirements
- Can finance multiple uses (business acquisitions, equipment and real estate) with a single loan

## LENDING CRITERIA

- Owner-user real estate only. Owner must occupy at least 51% of existing building and 67% of new construction
- Historical profitability and cash flow of business being acquired
- Financial strength and credit history of buyer
- Industry-related management experience of buyer
- Additional collateral may be required only when available

Simplified Application Process  
Long Terms

• Quick Approvals  
• Construction Loan Specialization

• High Loan-to-Value

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