

Business Real Estate Financing (BREF)

Commercial real estate loans and lines of credit for small business owners and commercial real estate investors



Purchase, refinance, and equity financing up to \$500,000

Customer benefits

- Wide variety of eligible property types valued up to \$3 million
- No application fee
- No appraisal fee
- Low origination fee¹ — 1% of the loan/line amount is due at closing
- Purchase loans require the borrower to pay title and escrow fees

Key features

- Low rate/fee guarantee²
- Variety of terms to meet your customers business needs
- Fixed-rate and Prime-based loans (5, 10, 15; Balloon 5/25, 10/25)³
- Lines of credit tied to Prime
- Loan-to-value (LTV)⁴ up to 75%

Eligible property types (owner-occupied or investor)

- 5+ Apartment building
- Office
- Retail
- Commercial condo
- Mixed-use
- Light industrial
- Warehouse
- Special purpose

Non-eligible property types

- 1-4 Residential
- Heavy manufacturing
- Mobile home/RV park
- Underdeveloped land/Vacant
- Agricultural
- Non-profits
- Co-ops
- Hospitality

Together we'll go far

