

# Irving Allen Lending Options

Commercial Real Estate & Business Finance



- ✓ **Commercial Real Estate & Business Finance**
- ✓ **A - D Credit**
- ✓ **Good, Bad & Ugly Situations (BK's / Foreclosures)**

## Conventional 'Small Balance' Loans \*New

- \$100k - \$1M
- Minimum 650 Mid Fico Required
- Refinance, Cash-Out & Acquisitions
- Up to 70% & 75% LTV
- 5, 7 & 10 YR Terms & up to 25 YR AM
- 6% - 9% Rates

## Conventional Full Doc Program

- \$200k - \$5M+
- A & B Credit – Individually Reviewed
- Refinance, Limited Cash-Out & Acquisitions
- Up to 90% on Acquisitions & 75% - 80% Refi.
- Up to 10 Year Terms & up to 30 YR AM
- Competitive Rates

## Soft Money & Low Doc

- \$100k - \$2.5M
- Up to 75% LTV
- Income Producing Properties
- Commercial - Including Multifamily 5+ Units
- 5 - 25 Year Terms & up to 25 YR AM

## Private Money – Bridge Loans

- \$100k - \$12M+
- Most Property Types & LAND Considered
- No Minimum Fico Score Requirements
- Foreclosures, BK's & Discounted Notes
- Sweet Spot (\$100k - \$2M & \$500k - \$10M)

## Land (Developments, Ranches & AG)

- \$200k - \$5m & \$500k - \$12m+
- Texas & Nationwide (except select states)
- Rural Areas Considered
- Private Money Available

## Churches – Religious Organizations

- \$200k - \$5m+
- Nationwide (except select states)
- Soft Money, Private Money & Full Doc
- Church, Schools & Daycare Properties

## Business Financing

- Business Cash Advance (\$20k - \$2m)
  - Minimum of \$10k per a month in deposits
- Bank Statement Funding (\$20k - \$2m)
  - Minimum of \$20k per a month in deposits
- Equipment Leasing & Leasebacks
  - (\$10k - \$250k) Yellow Iron, Heavy AG, Machine Tools, Truck & Trailers

## Property Types Considered

- Retail/Office, Office/Warehouse, Day Care, Multifamily 5+ Units, Mix-Use, Land, Ranches, Hospitality (Flagged & Non-Flagged), Restaurants, Self-Storage, Campgrounds, Mobile Home Parks, Automotive, Developments, Car Wash, B & B's, Assisted Living, Industrial, Bars, Special Use, etc.

## Foreign Nationals

- \$100k - \$2m & Developments up to \$12m
- Commercial Properties & Land
- Soft Money, Full Doc & Private Money ■

## Oil & Gas Royalty Finance

- Oil & Gas Royalty Loans (\$15k - no limit)
- Oil & Gas Purchases up to \$100m

Feel free to contact us with any questions or to discuss a scenario via phone (801) 829-9445 or (801) 829-9393 or email [irving@legacycommercialcapital.com](mailto:irving@legacycommercialcapital.com)