



SMALL - BALANCE COMMERCIAL REAL ESTATE MORTGAGE SOLUTIONS

See how Cressida Direct Programs create smoother, faster, more confident closings for non-bank borrowers

Program Highlights

Property Types: multifamily, mixed-use (residential & commercial), office, retail, warehouse, self-storage, light industrial, bar/taverns, automotive repair, daycare centers, restaurants, mobile home parks

Purchase, cash out, rate/term refinance

- 25, 30 year full amortizations - No balloons
- **Standard prepayment fee:** declining 5, 4, 3, 2, 1
- **Eligible borrowers:** U.S. citizens, permanent resident aliens, legal entities, foreign nationals
- **Ineligible properties:** construction, major rehab, gas stations, land, rural locations, hotels/motels, anything cannabis related

Reasons to bring loans to Cressida Direct

- Faster time to closing: 30-35 days on average
- More flexible borrower documentation requirements
- Borrower's loan turned down by a local bank
- Less restrictive underwriting guidelines
- Less stringent credit requirements
- No cash out restrictions
- No balloon notes
- **New!! 30 year fixed rates!!**

Options for Investors

We acknowledge the potential in every borrower. We have loan programs for everyone, no matter your circumstance.

Direct Lender

Nationwide, direct lender, specializing in financing commercial real estate investors and owners that can't qualify for restrictive bank financing.

Broker-friendly

Brokers and/or referral sources can earn up to 3% on every transaction. Sign up today for our broker referral program and start earning!

LOAN OPTIONS FOR EVERY SITUATION

PROGRAM	FULL DOC COMPLETE	BANKS STATEMENT OWNER-OCCUPIED	LITE DOC INVESTOR	ASSET-BASED
Loan Amount	\$150,000 - \$5,000,000	\$150,000 - \$2,000,000	\$150,000 - \$2,500,000	\$150,000 - \$750,000
LTV	MAX LTV 80%	MAX LTV 80%	MAX LTV 80%	MAX LTV 75%
Loan Product	3 Year, 5 Year, 30 Year Fixed	5 Year, 30 Year Fixed	3 Year, 5 Year, 30 Year Fixed	3 Year, 5 Year, 30 Year Fixed
Credit Score	Min. 650	Min. 650	Min. 650	Min. 650
Rates	5.00% - 7.49%	5.25% - 8.49%	5.00% - 9.49%	5.50% - 9.49%
Best For	Credit worthy borrowers looking for an alternative to restrictive bank financing but seeking bank-type rates.	Borrowers who may not be able to disclose certain financial information.	Owner occupied borrowers who prefer to prove their income by providing 12 consecutive months of business bank statements instead of tax returns.	Borrowers seeking financing based solely on the value of the property. No DSCR Required