



### Advanced Commercial Credit International (ACI) Limited

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[www.advancedcommercialcredit.com](http://www.advancedcommercialcredit.com)

## Commercial Property Financing Typical Terms

	Loan Size 1-10MM	Loan Size 10-40MM	Loan Size 40MM +	Program Specifics
<b>LTV</b>	65-75%	65%	65%	Apartments to 85%
<b>Rate</b>	5.75-7.5%	6.5-7.5%	6-7%	Apartments starting at 5.75%
<b>Recourse</b>	Full (Corporate Guarantor Considered)	Non Recourse	Non Recourse	Apartments via Agency - Non-recourse
<b>Term</b>	5-10 Years	10 Years	10 Years	
<b>Amortization</b>	20-25 Years	25-30 Years	25-30 Years	Apartments Via HUD to 35 Years
<b>DSCR</b>	1.25 minimum	1.4	1.4	Apartments via Agency - 1.18 - 1.25
<b>Prepayment Penalty</b>	None	Yield Maintenance or Step Down	Yield Maintenance or Step Down	
<b>Assumability</b>	1%	1%	1%	
<b>Loan Fees</b>	1%	1%	1%	
<b>Pre-Closing Costs</b>	Third Parties	Third Parties	Third Parties	
<b>Closing Costs</b>	Paid on Closing	Paid on Closing	Paid on Closing	
<b>Lender Fees</b>	1%	1%	1%	

For Further Information Please Contact:

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