



COMMUNITY LOANS

We finance projects benefiting underserved communities throughout California, Nevada, New Mexico, Arizona, and Indian Country in the Western U.S.

LOAN USES:

- ◆ Acquisition
- ◆ Refinance
- ◆ Construction
- ◆ Renovation
- ◆ Gap Loans
- ◆ Operations Expansion

LOAN SPECIALIZATIONS:

- ◆ Charter Schools
- ◆ Affordable Multi-Family Apartments
- ◆ Special Needs Housing
- ◆ Churches
- ◆ Health Care Facilities
- ◆ Small Businesses
- ◆ Office & Retail
- ◆ Nonprofits
- ◆ Industrial / Mixed Use

LOAN TERMS

	COMMERCIAL LENDING- REAL ESTATE SECURED	CONSTRUCTION / ACQUISITION LENDING
LOAN AMOUNT	\$250,000 - \$7.5 Million	\$250,000 - \$7.5 Million
MAXIMUM TERM	Up to 25 Year Term / Amortization up to 30 Years	Up to 24 Months
MAXIMUM LTV	80%	80%
INTEREST RATE	Fixed, 10 Year Treasury + 3.5 - 4.0%	WSJ Prime + 2.5 - 3.5%
PAYMENT	P&I, Interest Only & Bridge Loans Available	Interest Reserve
PREPAYMENT PENALTY	1 st 3-5 Years Long-Term Loans Only	None
DEBT SERVICE COVERAGE	1:1.10	N/A
LIEN POSITION	1 st Lien Position	1 st Lien Position

GET IN TOUCH

COMMERCIAL LENDING DEPARTMENT

(800) 445-2142 loans@ccdfi.com www.ccdfi.com

