



# LOAN PROGRAMS



Welcome to USA Commercial Loans, your premier destination for all your loan and insurance needs. As a family-owned business, we are dedicated to assisting our clients in achieving success. At USA Commercial Loans, our primary focus is serving as commercial loan brokers, connecting borrowers with lenders, and providing comprehensive support throughout the entire process.

We specialize in various areas, including ground-up construction, conversions, fix & flips, long-term and short-term rentals, commercial, business, and residential loans. We understand that securing financing can be a daunting task, especially when faced with rejections from traditional banks. That's where we step in. Our team of experts possesses extensive knowledge and experience, enabling us to locate the funding that suits your specific requirements and take your business and portfolio to new heights.

In addition to our loan products, we also offer insurance solutions for your home, business, or automobile. Our aim is to provide a comprehensive suite of services that support your financial goals in every aspect.

At USA Commercial Loans, we are passionate about what we do, and our clients are at the core of our operations. As commercial loan brokers, we handle the entire process on your behalf. This includes preparing and organizing the necessary documents and files, as well as negotiating the rates and terms with lenders. We strive to simplify the lending process, saving you time and effort.



# FIX AND FLIP RESIDENTIAL LOAN

*NO EXPERIENCE NECESSARY*

## FICO

» 620

## LOAN TERM

» 1 - 2 YEARS

## LTV

» UP TO 90% of Purchase Price &  
Up to 100% of Rehab Costs  
(70% ARV MAX)

## INTEREST RATE

» 9.5%+

## PRE-PAYMENT PENALTY

» NONE

## LOAN AMOUNTS

» \$50k - \$50 Million

## PROPERTY TYPE

» 1-4 UNITS, CONDOS,  
PUDS, TOWNHOMES  
All other assets Case by Case

## LOCATION

» NATIONWIDE



# RENTAL LOAN

**NO EXPERIENCE NECESSARY**

## BORROWER TYPE

- » US CITIZENS, PERM RESIDENT ALIENS AND LLC WITH PERS, GUARANTEE

## FICO

- » 650 (1-4 Units) 680 (Multi-Family)

## MINIMUM RATE

- » 6.75% +

## REFINANCE

- » MARKET RENTS OR LEASE WITH CANCELLED CHECKS FOR 2 MONTHS

## MINIMUM DSCR

- » 1.1X (1-4 units) & 1.2X (Multi-Family)

## EXPERIENCE

- » FIRST TIME INVESTORS = MAX LTV 75%

## RESERVE REQUIREMENTS

- » 4 MONTHS PITI-PORTION OF CASH OUT MAY COUNT TOWARDS RESERVES

## LEVERAGE

- » UP TO 80% PURCHASE / 75% RATE & TERM 75% CASH OUT

## OCCUPANCY

- » NON-OWNERS

- » \$75,000 - \$100,000,000

## PREPAYMENT PENALTY

- » 36 MONTHS (STANDARD)

## CREDIT HISTORY

- » No Mortgage Lates

## PROPERTY TYPES

- » SFR/CONDOS/PUD/TOWNHOME  
2-4 unit, Multifamily (5+unit) Properties, Mixed-Use

## MORTGAGE DELIQUENCY HISTORY

- » 0X30X24



# NEW CONSTRUCTION

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## EXPERIENCE

- » 2+ IN THE LAST 36 MONTHS

## LTC

- » Up to 85% of Acquisition and 100% Construction Costs  
(70% ARV MAX)

## INTEREST RATE

- » 9.50% +

## PRE-PAYMENT PENALTY

- » NONE

## LOAN AMOUNTS

- » \$100,000 - \$50 Million

## Property Types

- »» Apartment Complex, Hotels, Residential, Townhomes, Condo, Commercial Construction, Multi-Family  
All other assets Case by Case

NO FUNDS UNTIL PERMIT IS IN HAND

BUDGET REVIEW REQUIRED

CONTRACTOR REVIEW REQUIRED

NO FIRST TIME INVESTORS



# COMMERCIAL LOAN

*NO EXPERIENCE NECESSARY*

## FICO

» 650

## LTC

» Up to 80% LTC  
(70% ARV MAX)

## LTV

» Purchase - Up to 75%  
Refinance - Up to 70%

## LOAN TERM

» 1 – 30 yr loans

## INTEREST RATE

» 8.99%-13.99%+

## PRE-PAYMENT PENALTY

» NONE (FOR SHORT-TERM), YES (FOR LONG-TERM)

## LOAN AMOUNTS

» \$250,000 - \$100 Million

## PROPERTY TYPE

» Multi-family, Mixed-use, Office, Warehouse, Retail, Industrial, Hospitality, Adult Care Facilities and Student Housing.

All other assets case by case.

## LOCATION

» NATIONWIDE EXCEPT: ALASKA, NORTH/SOUTH DAKOTA, MINNESOTA, NEVADA, UTAH, VERMONT



# MULTI FAMILY / MIXED USE LOAN

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## FICO

- » 650

## EXPERIENCE

- » 2+ IN THE LAST 36 MONTHS

## LTC

- » UP TO 85% LTC  
(70% ARV MAX)

## LTV

- » Purchase & Refinances - Up to 80%

## INTEREST RATE

- » 7.99%-13.99%+

## PRE-PAYMENT PENALTY

- » NONE (FOR SHORT-TERM),  
YES (FOR LONG-TERM)

## LOAN AMOUNTS

- » \$100,000 - \$100 Million

## PROPERTY TYPE

- » MULTIFAMILY, CONDOS, MIXED USED WITH  
MAJORITY RESIDENTIAL, OTHERS ASSETS  
CASE BY CASE

## LOCATION

- » NATIONWIDE EXCEPT: ALASKA, NORTH/SOUTH  
DAKOTA, MINNESOTA, NEVADA, UTAH,  
VERMONT, WEST VIRGINIA



# BRIDGE RESIDENTIAL LOAN

*NO EXPERIENCE NECESSARY*

## LOAN TERM

» Up to 24 Month Term

## LTV

» UP TO 80% PURCHASE /  
80% RATE & TERM / 75% CASH OUT

## INTEREST RATE

» 9.5% +

## PRE-PAYMENT PENALTY

» NONE

## TERM

» 12 - 24 MONTHS

## LOAN AMOUNTS

» \$50,000 - \$50 Million

## PROPERTY TYPE

» 1-4 UNITS, CONDOS  
PUDS, TOWNHOMES

## LOCATION

» NATIONWIDE

