

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

W 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

39 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

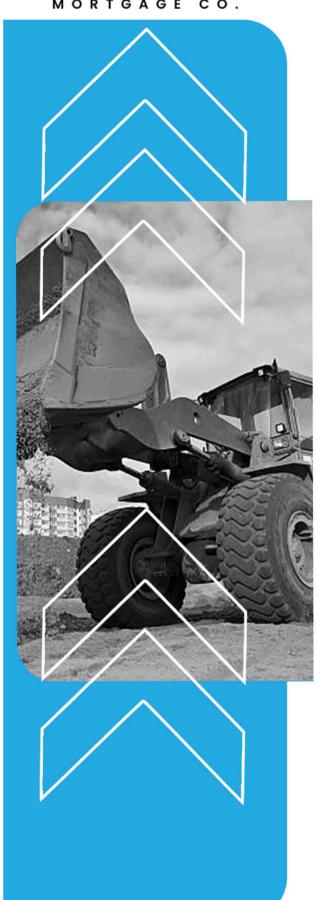
» SFR/CONDOS/PUD/TOWNHOME 2-4 unit, Multifamily (5+unit) Properties, Mixed-Use

MORTGAGE DELIQUENCY HISTORY

» 0X30X24



NEW CONSTRUCTION



EXPERIENCE

>> 2+ IN THE LAST 36 MONTHS

LTC

W 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

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

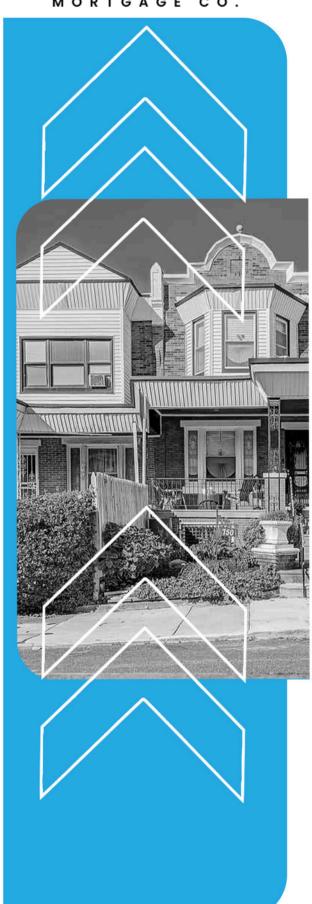
PROPERTY TYPE

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