

Commercial Investment Property Loan



Designed for financing multi-family or commercial real estate properties, a Commercial Investment Property Loan from American Savings Bank can help you with your goals.

OVERVIEW

Loan Amount	Up to \$10 million
Loan Term	Up to 15 years
Amortization	Up to 30 years
Property Types	Multi-family (4+), industrial, retail, office and mixed use

KEY BENEFITS

- Purchase, refinance, or cash-out refinance
- Competitive fixed and floating rate options
- Low documentation cost
- Expedited processing available
- Preferred rates for multi-family and apartment properties
- Non-recourse available for well-qualified borrowers



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Applicant Checklist

INCOME PROPERTY

BUSINESS
OWNER
OCCUPANT

Required Information

Individual

Entity
Borrower

Individual or
Business Entity
Borrower

Financial Information

Three years tax returns, including all schedules and K-1s (applicant and guarantor)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Three years fiscal year end financial statements, including balance sheet and income statement (applicant and guarantor)		<input type="checkbox"/>	<input type="checkbox"/>
Personal financial statement (guarantor)		<input type="checkbox"/>	<input type="checkbox"/>
Interim financial statement (applicant)		<input type="checkbox"/>	<input type="checkbox"/>
Personal financial statement (applicant)	<input type="checkbox"/>		
Multi-family only - if refinancing, 12 months most recent loan statements	<input type="checkbox"/>	<input type="checkbox"/>	

Property Information

Purchase contract (if property is being purchased)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Three years income and expense statement (property)	<input type="checkbox"/>	<input type="checkbox"/>	
Rent roll	<input type="checkbox"/>	<input type="checkbox"/>	
Tenant leases	<input type="checkbox"/>	<input type="checkbox"/>	
CAM budget Aging schedules for rents receivable (if available)	<input type="checkbox"/>	<input type="checkbox"/>	
Property survey (if available)	<input type="checkbox"/>	<input type="checkbox"/>	

Other Information

Loan application - for amounts \$1 million or less	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business entity documents		<input type="checkbox"/>	<input type="checkbox"/>
Trust documents - if applicable (individual applicant and guarantor)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



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