

# Commercial Investment Property Loan



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

## OVERVIEW

<b>Loan Amount</b>	Up to \$10 million
<b>Loan Term</b>	Up to 15 years
<b>Amortization</b>	Up to 30 years
<b>Property Types</b>	Multifamily (4+), industrial, retail, office and mixed use

## KEY BENEFITS

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

Visit any American Savings Bank branch today.



Member FDIC

[asbhawaii.com](http://asbhawaii.com)



**AMERICAN**  
Savings Bank

# Application 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)




Three years fiscal year end financial statements, including balance sheet and income statement (applicant and guarantor)



Personal financial statement (guarantor)



Interim financial statement (applicant)



Personal financial statement (applicant)

MF only - if refinancing, 12 months most recent loan statements



### Property Information

Purchase contract (if property is being purchased)




Three years income and expense statement (property)



Rent roll



Tenant leases



CAM budget Aging schedules for rents receivable (if available)



Property survey (if available)



### Other Information

Loan application




Business entity documents



Trust documents - if applicable (individual applicant and guarantor)





Member FDIC

asbhawaii.com



**AMERICAN**  
Savings Bank