



# Commercial Investment Property Loan

American Savings Bank's Commercial Investment Property Loan is designed for financing multi-family or commercial real estate properties. With options for purchase, refinance or cash-out refinance, this loan can provide a real answer for reaching your goals.

## OVERVIEW

- **Loan Amount**  
Up to \$10 million
- **Loan Term**  
Up to 15 years
- **Amortization**  
Up to 30 years
- **Property Types**  
Multi-family, 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

Visit [asbhawaii.com/getCRE](https://asbhawaii.com/getCRE)  
or scan the QR code to learn more.



NMLS #423168  
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REAL LIFE  
ANSWERS



AMERICAN  
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# Applicant Checklist

INCOME  
PROPERTY

BUSINESS  
OWNER  
OCCUPANT

Required Information

Individual

Equity  
Borrower

Individual or  
Business Equity  
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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