







# « matrix: commercial lenders »

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« continued

LOAN SUBMISSION CRITERIA						LOAN LIMITS																PROPERTY TYPES																										
<b>a</b> Accepts packages from brokers/correspondents. Call before sending. <b>b</b> Only accepts packages through approved brokers/correspondents <b>c</b> Wholesale pricing available to brokers/correspondents <b>d</b> Wholesale pricing only available to correspondents <b>e</b> Wholesale pricing available to approved brokers <b>f</b> Will collect fee for brokers/correspondents <b>g</b> Par pricing available to brokers						LOAN LIMITS				LOAN TYPE / PURPOSE / PARAMETERS																PROPERTY TYPES																						
						<i>Minimum and maximum loan size may not apply to all property types and/or in all regions and is subject to change without notice.</i>				<b>1</b> Acquisition and development <b>9</b> Nonrecourse <b>2</b> Bond <b>10</b> Notes purchased <b>3</b> Bridge loans <b>11</b> Purchase <b>4</b> Business loans <b>12</b> Refinance: Cash-Out <b>5</b> Construction <b>13</b> Refinance: Rate and Term <b>6</b> Forward commitments <b>14</b> Remodel/renovation <b>7</b> Joint ventures <b>15</b> SBA loans <b>8</b> Mezzanine <b>16</b> Second mortgages																<b>17</b> Agricultural (ranches and farms) <b>27</b> Multifamily (See Multifamily matrix for details) <b>18</b> Automotive (gas stations, carwashes, etc.) <b>28</b> Office buildings/complexes <b>19</b> Churches <b>29</b> Office condos <b>20</b> Hospitality (motels and hotels) <b>30</b> Owner-occupied businesses <b>21</b> Industrial <b>31</b> Parking lot sites <b>22</b> Land <b>32</b> Rehabilitation facilities <b>23</b> Leisure (golf courses, marinas, RV parks, etc.) <b>33</b> Retail (shopping centers/strip malls) <b>24</b> Medical (hospitals, clinics, etc.) <b>34</b> Self-storage <b>25</b> Mixed-use properties <b>35</b> Single-tenant buildings <b>26</b> Mobile/manufactured home parks <b>36</b> Special-/Single-purpose buildings																						
COMPANY NAME	Submission Criteria	Min \$	Max \$	LTV Max %	DSCR	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36							
REM Capital Group Inc.											Y						Y	Y	Y	Y	Y			Y			Y	Y			Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y						
877-774-4240	a,c,e,f,g	200K	7M	90		NATIONWIDE Most property types considered. Owner-occupied specialists! Become an Affiliate Lender and receive par pricing and rebates on every loan!																																										
SB Capital									Y								Y	Y	Y	Y	Y				Y			Y	Y	Y	Y			Y								Y		Y				
877-253-0555	a,c,f,g	250K	10M	90	1.25	NATIONWIDE SBA 504 Loans and SBA 7a loans; premiums paid; flexible underwriting. Visit <a href="http://www.sbcapital.com">www.sbcapital.com</a> .																																										
Seattle Funding Group Ltd.									Y		Y	Y					Y	Y							Y	Y	Y		Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y				
888-734-3863	a,f	100K	6M	70		AK CA CO HI ID NV OR TX UT WA For California properties, contact the San Diego office at 858-751-0556.																																										
Silver Arch Capital Partners						Y		Y	Y	Y				Y	Y	Y	Y	Y	Y						Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y			
866-451-2932	a,f	5M	100M	75		NATIONWIDE Nationwide. For prompt response, e-mail <a href="mailto:info@silverarchcp.com">info@silverarchcp.com</a> or visit our website at <a href="http://www.silverarchcp.com">www.silverarchcp.com</a> .																																										
Sonoma Bank						Y			Y	Y					Y		Y	Y	Y	Y	Y			Y	Y		Y	Y	Y	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y	Y	Y	Y	Y			
	a	250K	10M			CA Sonoma Bank provides U.S. Small Business Administration (SBA) loans to help with a full range of small-business needs for any industry.																																										
Sterling Savings Bank						Y			Y	Y					Y		Y	Y	Y	Y	Y			Y	Y		Y	Y	Y	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y	Y	Y	Y	Y	Y		
		250K	10M			ID MT OR WA Sterling Savings Bank provides U.S. Small Business Administration (SBA) loans to help with a full range of small-business needs for any industry.																																										
Summit Financial and Investment Group LLC						Y	Y	Y		Y	Y	Y	Y	Y		Y	Y	Y	Y					Y		Y	Y		Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
800-649-0311	a,f	2M	none	80	1.2	NATIONWIDE Outside U.S., minimum loan amount \$10M																																										
The Bank of Hemet																	Y	Y	Y	Y					Y		Y	Y		Y	Y	Y		Y	Y	Y		Y	Y	Y	Y	Y	Y	Y	Y			
800-897-9788 x2030	a,g	500K	6M	70	1.3	NATIONWIDE Commercial properties, specializing in single-tenant, NNN properties. E-mail Pat Healy at <a href="mailto:phealy@bankofhemet.com">phealy@bankofhemet.com</a> for fast response.																																										
Thrift Financial Marketing						Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
817-509-1228	a,b,f	100K	50M		1.2	NATIONWIDE except: AK HI We will look to service first and correspondent those files that do not fit in-house. We will do multiple commercial deals and will focus on niche. <a href="http://www.thriftfm.com">www.thriftfm.com</a> or <a href="mailto:michael@thriftfm.com">michael@thriftfm.com</a>																																										
U.S. Bank - SBA Division						Y			Y	Y					Y		Y	Y	Y					Y		Y	Y		Y		Y	Y	Y		Y	Y	Y		Y	Y	Y	Y	Y	Y	Y	Y	Y	
888-722-3948	a	250K	5M	90	1.15	AR AZ CA CO IA ID IL IN KS KY MN MO MT ND NE NV OH OR SD TN UT WA WI WY Visit <a href="http://www.usbank.com/sbascotsman">www.usbank.com/sbascotsman</a> .																																										
Union Bank						Y								Y	Y			Y						Y		Y	Y		Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
714-990-7300	a,c,g	400K	5M	75		CA DC MD OR TX VA WA																																										
United Structured Finance Co.						Y			Y						Y		Y	Y							Y			Y	Y	Y	Y	Y		Y														
734-926-3000	a	500K	50M			NATIONWIDE A direct lender for SBA and USDA loans in select Michigan markets and a correspondent for all other income-producing properties nationwide with loan amounts from \$500K to \$50M and up																																										
Tell lenders you found them in Scotsman Guide																																																
Criteria		Min \$	Max \$	LTV	DSCR	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36							

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