



South Bay Commercial Capital

10 S. Bay Drive
Babylon, NY 11702

Multifamily – Acquisition / Refinance

- ◆ 85% Loan-to-Value – Acquisition or Refinance
 - ◆ 80% Loan-to-Value for Cash-Out Refinance
 - ◆ 35-Year Amortization
 - ◆ 35-Year Term (no balloon)
 - ◆ 7.5% Seller promissory note allowed for down payment requirements **(Acquisition Only)**
 - ◆ Low, fixed interest rate, based on market spreads over the Ten-Year Treasury yield.
 - ◆ No maximum loan amount
 - ◆ No personal liability (non-recourse)
 - ◆ Negotiable pre-payment terms
 - ◆ 1:18 Minimum Debt Service Coverage
 - ◆ This loan is always assumable
 - ◆ Third-party expenses and loan costs are financeable.

Rates and Terms determined by LTV, credit, property type and other conditions. This is limited information and meant for general reference purposes. Contact us for detailed information or a specific quote on a project.

631-539-9959

* Due to changing market conditions, rates are subject to change without notice