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Retail Rates

Commercial A

Bridging the Gap Between
Bank and Private Commercial Financing



Friday, January 20, 2017

Term, Reposition, Non-Recourse



For a Speedy Quote Send Executive Summary or Business Plan, PFS, Credit, Schedule of RE, Operating Statements, T-12 & Rent Roll to mat@svsfinance.com
15466 Los Gatos Blvd. Suite 212 Los Gatos, California 95032 Office 408.650.4558 Fax: 408.465.5303 www.svsfinance.com

The SEARS POINT Commercial Conventional A PAPER TERM

Program Highlights

Loan Amounts from \$500,000 to \$5,000,000+
Office, Retail, Industrial, Mixed Use
2 Years Taxes Personal and Business
2 Years Operating Statements + Trailing 12, Rent Roll
NO SINGLE TENANT OR OFFICE CONDOS
9 Mos PITI Reserves Required

Best Rates!!
90 Day Rate Locks!!



Loans under \$2,500,000 subject to Adj.; Call for Pricing
Eligible properties: CA, OR, WA
Rates subject to adjustment on poor Credit / Property Condition
90 Day Rate Locks Available
Index: 6 Month LIBOR

Caps: 2% Initial/1% Semi-Annual/Lifetime greater of 5.50% over start or 9.50%

PROGRAM	45% LTV 130 DSCR	55% LTV 130 DSCR	75% LTV 130 DSCR	FEE	PREPAY	MARGIN	AMORT
3 YEAR FIXED	4.165%	4.290%	4.540%	1.25%	3,2,1	2.500% to 2.875%	30/30
5 YEAR FIXED	4.385%	4.510%	4.760%	1.25%	3,2,2,1	2.500% to 2.875%	30/30
7 YEAR FIXED	4.535%	4.660%	4.910%	1.25%	4,3,3,2,1	2.500% to 2.875%	30/30
10 YEAR FIXED	4.675%	4.800%	5.050%	1.25%	5,4,4,3,2,1	2.500% to 2.875%	30/30

Call for: 15/15 Program Pricing and FIXED RATE TERMS: 15/15, 30/20, 30/25

The COTA Commercial NON-RECOURSE TERM & BRIDGE

Program Highlights

Loan Amounts from \$25,000,000 to \$1,500,000,000+
Multi-Family and Commercial
2 Years Taxes Personal and Business
2 Years Operating Statements + Trailing 12, Rent Roll
Minimum 680 Credit Score

**NON -
RECOURSE**

**3.98%
10 YEAR FIXED**

Eligible properties: MultiFamily, Retail, Office, Industrial, SFRs
Borrower must have Experience: Resume/Bio
Rates subject to adjustment on poor Credit / Property Condition
Large Portfolios Welcome
Index: 10 Year Treasury or 1 Month LIBOR Bridge

PROGRAM	RATE	INDEX 10Yr TREASURY	LTV	FEE	PREPAY	MARGIN	AMORT
10 YEAR FIXED	3.980%	0.770%	75%	1.25%	Yield Maintenance	1.60% to 2.00%	30/30
BRIDGE	5.550%	0.770%	75%	1.25%	Guaranteed Interest	2.50% to 3.00%	3/1/1

Commercial and Mezz Available

The SILVERSTONE Commercial REHAB NON-RECOURSE BRIDGE

Program Highlights

Loan Amounts from \$10,000,000 to \$45,000,000+
Multi-Family Apartments 5+ Units, Office, Retail, Industrial
2 Years Taxes Personal and Business
2 Years Operating Statements + Trailing 12, Rent Roll
Minimum 680 Credit Score

**Up To 80%
of PURCHASE**

**100%
RENOVATION
COSTS**

.50 Investor Exit Fee
Loans <\$10MM & >\$45MM cbc
Eligible properties: All MultiFamily - 4 Food Groups Commercial
Rates subject to adjustment on poor Credit / Property Condition
Borrower must have Development Experience: Resume/Bio
Index: 1 Month LIBOR

PROGRAM	65% - 80% LTV of PURCHASE	RENOVATION COSTS	1 MONTH LIBOR	MARGIN	PREPAY	FEE	AMORT
REPOSITION	4.550%	100.000%	0.770%	400	Guaranteed Interest	1.25%	3 YR I/O

Additional Commercial MultiFamily Bridge, Term and Construction



Pray for Our Nation, Our
Troops & Peace in this
World

Tailored Commercial Real Estate Financing & Trust Deeds

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