

Light Doc Commercial and Mixed-Use Funding - No Tax Returns Needed:

We now offer Commercial and mixed-use mortgages:

Loan Size: \$150k - \$2 Million for Purchase or Refinance

Property Types: Multifamily, Mixed-Use, Office, Retail, Warehouse, Light Industrial, Self-Storage, Mobile Home Parks, Automotive

Reduced documentation programs available for all property types:

a) So no tax returns or 4506T required

Owner-occupied and investor

Terms of 5 and 7-year hybrid

Amortizations up to 30 years

Purchase LTVs up to 75% (70% in NY)

Fico score down to 640

Full doc underwriting for owner-occupied commercial property transactions

Rates of 6-9%

Cash-outs to 75% (5% lower in NY)

We close these in 30 days or less, not like most commercial lenders. We cannot do a SFR that was converted to a single unit business but most all else is good, but for automotive, boarding type housing and daycare. We can do daycare, if not in a SFR. Offering 150k - 2 MM in loan sizes. Limited Documentation needed. Copies of their credit reports are needed, tri-merged. I do not need tax returns from the sellers or business for this program., just Application, 3-year cash flow and rent roll forms to get terms and pricing. *No Limit to cash out amount....**

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Gem Star Capital, LLC.

Offices in Westchester and Fairfield Counties

Commercial, Residential, Investment, Real Estate Funding Specialists