

WAWONA WORLDWIDE CAPITAL, L.L.C.
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Commercial Loans Coast to Coast

I. Stated Income Programs

- A. \$100,000 - \$1,000,000
 - minimum mid FICO 575
 - day care, bar, restaurant, retail, mixed use
 - hotel, industrial, office, apartments
 - adjustable and fixed rates up to 30 year term
 - Owner occupied or investment property
 - CLTV w/ seller carry up to 90%

- B. \$1,000,000 – max if own & occupy > 50%
 - Up to 90% LTV non SBA financing on purchases
 - Fixed and variable options 30 year fully amortizing
 - No tax returns or financial statements
 - Borrower in Business for minimum 2 years
 - Proof of timely commercial rent paid for 12 months
 - Minimum FICO of 650 purchase or 660 refinance

- C. \$2,000,000 – max if own & occupy > 25%
 - Up to 70% LTV non SBA financing on purchases
 - Fixed and variable options 30 year fully amortizing
 - No tax returns or financial statements
 - Borrower in Business for minimum 2 years
 - Proof of timely commercial rent paid for 12 months
 - Minimum FICO of 650 purchase or 660 refinance

II. Full Document Programs

- A. Up to \$5,000,000
 - minimum mid credit score 650
 - hotel, industrial, office, multi-purpose, mixed use
 - adjustable and fixed rates up to 30 year term
 - Owner occupied or investment property
 - LTV up to 90%for purchase, 85% for refinance

- B. No limit – own & occupy some portion
 - Up to 85% LTV non SBA financing
 - Hotel, industrial, office, strip mall, retail
 - Fixed low 10 and 25 year rates w/ 25 yr amortization
 - Full tax returns and financial statements
 - Minimum FICO of 650 purchase or 660 refinance

- C. Multifamily up to \$5,000,000
 - Up to 90% CLTV with 10% Seller Carry on other RE
 - Fixed 3,5,7,10 & 15 YR rates w/ 30 yr amortization
 - Bldgs of 5 units or more, 80% occupancy or more
 - Full tax returns and financial statements
 - Minimum FICO of 680 purchase or refinance