

Momentum Direct Capital is part of Momentum Capital. Find out more information at momentuscap.org

An Alternative To Traditional & SBA 504 Owner-Occupied Commercial Real Estate

Don't qualify for a Small Business Administration (SBA) or traditional bank loan? Looking to jumpstart a project in a census-designated low-to-moderate income zone? No problem! Our Impower Loan can provide a responsible and flexible way to purchase commercial real estate and build long-term equity.

Terms and Highlights

	Impower 95	Impower 95 <40% Occupancy
Loan Type	Owner Occupied CRE	Owner Occupied CRE
Conventional 1st Mortgage	\$250,001 to \$5 Million	\$250,001 to \$5 Million
Rate	10 year CMT +(4.5% to 5.5%)	10 year CMT +(4.5% to 5.5%)
Property types	Multi-purpose, Semi-generic, and Special-purpose	Multi-purpose, Semi-generic, and Special-purpose
Leasehold Improvements	15% of project up to \$500,000	15% of project up to \$500,000
Location	Multistate Options	Multistate Options
DSCR	1.0 Global <small>Min DSCR of 1.15 on cash out refinance</small>	1.10 Global with at least 0.75 from operating business <small>Min DSCR of 1.15 on cash out refinance</small>
LTV	95%; 90% for Semi-generic and 85% for Special-purpose <small>Lower LTV maximums by 10% for cash out refinance</small>	95%; 90% for Semi-generic and 85% for Special-purpose <small>Lower LTV maximums by 10% for cash out refinance</small>
Occupancy	40% by Owner	Minimum 25% from operating business
Credit Score	No Minimum Credit Score	No Minimum Credit Score
Loan origination fee	1-2%	1-2%

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Contact a member of our Loan Team
at www.momentusdirectcapital.com



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Value to The Customer

- Through our flexible terms and streamlined process we offer small business owners an excellent opportunity to purchase owner-occupied commercial real estate when other lenders say no
- Opportunity for financing even if you do not qualify for an SBA loan due to credit or eligibility issues
- Up to 95% financing and no minimum credit score.
- 1.0% - 2.0% origination fee (some may qualify for no origination fee and a credit for soft costs)
- Streamlined process; Get pre-approved in as little as 2 weeks, and final approval in 4 weeks from receipt of a completed application
- Interest-only repayment options to start your loan

Property Types

Multi-purpose properties:

Examples of commercial properties may include: Office Space, Warehouse, Light Industrial, Retail, Wholesaling, Manufacturing, R&D, and most Medical, Dental, Veterinarian

Semi-generic properties:

Examples of commercial properties may include: Auto Dealers, Auto Repair, Restaurants, Child Care

Special-purpose properties:

Examples of commercial properties may include: Gas Stations, Hotels, Car Washes, Entertainment, Assisted Care Facilities, Storage Facilities

What else do you need to consider?

- First lien collateral position and standard assignment of tenant lease(s)
- Operating business plus tenants to show sufficient historical cash flow to make loan payments
- Take up to \$500,000 in cash out for business use (max 15% of existing loan amount)

Offering a Continuum of Lending, Investment, and Advising Solutions

Across the Momentum Capital branded family of organizations, we offer solutions for entrepreneurs, community-based organizations, & local leaders at every growth stage – from inception to expansion. We can provide you with the capital & opportunities you deserve.

