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IMPOWER 95

CDC Small Business Finance is part of Momentus 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** Min DSCR of 1.15 on cash out refinance	1.10 Global with at least 0.75 from operating business Min DSCR of 1.15 on cash out refinance
LTV	**95%; 90% for Semi-generic and 85% for Special-purpose** Lower LTV maxiumums by 10% for cash out refinance	95%; 90% for Semi-generic and 85% for Special-purpose Lower LTV maxiumums by 10% for cash out refinance
Occupancy	**40% by Owner**	Minimum 30% from operating business
Credit Score	**No Minimum Credit Score**	No Minimum Credit Score
Loan origination fee	**1-2%**	1-2%

Contact a member of our Loan Team at www.**cdcloans**.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 Momentus 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.

Small Business Lending | **Commercial Real Estate** | **Community Development Real Estate** | **Community Development Working Capital** | **Impact Investments** | **Business Advising & Training**

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