

## 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
Loan Type	Owner Occupied CRE	Owner Occupied CRE
Conventional 1st Mortgage	\$250,001 to \$3 Million	\$350,000 to \$4 Million
Rate	10-year CMT + 5%	5-year CMT + 3.5%
Property types	Multi-purpose, Semi-generic, and Special-purpose	Multi-purpose Only
Leasehold Improvements	Up to \$300,000	None
Location	Multistate Options	California; Restricted to Federally designated New Market Tax Credit Areas
DSCR	1.0 Global	1.0 Global
LTV	95%; 90% for Semi-generic and 85% for Special-purpose	90%
Occupancy	40% by Owner	50.01% by Owner
Credit Score	No Minimum Credit Score	670 FICO
Loan origination fee	1.5%	No Loan Origination Fee



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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% - 1.5% 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
- Viable option for small-businesses in communities of color where traditional financing is typically hard to secure

## 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 to show sufficient historical cash flow to make loan payments with exceptions for certain new businesses allowed
- Consideration for start-up businesses that demonstrate two years of successful operating management experience in same industry; sufficient reserves for start-up working capital and six months of loan payments

## CDC Capital Markets is now is Now Part of Momentus Capital

The Momentus Capital family of organizations is dedicated to ensuring local leaders have equitable access to the capital & opportunities they deserve. Rooted in social mission, we support locally led solutions through our continuum of

lending, impact investments, training programs, & technology platforms. Leveraging 80+ years of combined experience, we are transforming how the financial sector can help communities build health & generational wealth. Learn more at [momentuscap.org](https://momentuscap.org)