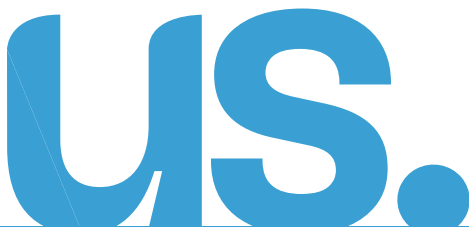


## An Alternative To Traditional & SBA 504 Owner-Occupied Commercial Real Estate

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	Up to \$500,000	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 maximums by 10% for cash out refinance	95%; 90% for Semi-generic and 85% for Special-purpose Lower LTV maximums by 10% for cash out refinance
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%



Contact a member of our Loan Team at [www.momentusdirectcapital.com](http://www.momentusdirectcapital.com)



## 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
- 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 plus tenants to show sufficient historical cash flow to make loan payments
- Take up to \$250,000 in cash out for business use

## Momentum Direct Capital is now is Now Part of Momentum Capital

The Momentum 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 [momentumcap.org](https://momentumcap.org)