



We have one goal – To help entrepreneurs grow their business!

M&L.com 973.509.1903 Ext 1- MorlinoandLathea.com/financing.html

Commercial Real Estate Term Loan: Purchase or Refinance

We have partnered with a lender who is really a technology company that has partnered with SBA lenders across the country. The technology is phenomenal!

Features include:

Interest rates from 7.00% to 8.25%

Loans from \$500,000 to \$5,000,000

25 years term with no prepayment penalty



Qualifications

Yes

- ✓ At least 51% of the property's square footage must be occupied by, and used by, your business
- ✓ 2+ years in business
- ✓ Business owners must be U.S. citizens or legal permanent residents
- ✓ Business owners must have personal credit scores above 675
- ✓ Cash flow to support loan payments
- ✓ The estimated purchase price must be greater than \$500,000
- ✓ Rent replacement option requires a loan payment that does not exceed the current monthly lease expense

No

- ✗ Developers or landlords that are not actively occupying the property
- ✗ Investment properties (for example, the majority of the property will be leased or it is a real estate flip project)
- ✗ Bankruptcies or foreclosures in the last 3 years
- ✗ Prior default on government backed loans
- ✗ Outstanding tax liens
- ✗ Construction (for example, purchasing an empty lot and building a new structure)



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Find out if you are a candidate for our loan products

Complete our online [brief financing questionnaire.](#)

Questions?
973.509.1903 Ext 1



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This was the best loan experience

This was the best loan experience I've had and this isn't my first time around! The process was really easy and fast! I especially liked the interaction with my loan consultant who called me daily to encourage me, treated me as a friend and advised me all along the way.

Powerful Accounting LLC

A painless, positive and clean experience

Overall, the process was professional and extremely forthcoming. It was a positive and clean experience without any monkey business or games.

Feintuch Communications

We are very pleased

The application process was very straightforward and easy to complete. The money was in our account in only 8 business days after we started the application. We are very pleased to get this 10-year, 8% interest, working capital loan, and our monthly payment is only about \$300.

Security Tax Services

[Contact Us To Start Your Application](#)