



VAL-CHRIS INVESTMENTS, INC.

SERVING CALIFORNIA'S PRIVATE MONEY
LENDING NEEDS SINCE 1975

California Stated Income Commercial Niche Sheet 2025

Highlighted Estimated General Terms

100% Broker Protected:	Protected on HUD and Loan Approval
Lending Area:	California Only
MSA Area: ANY SIZE	Metro, Suburban, (Rural (CBC) - No Dirt Roads Allowed)
Transaction Type:	Purchase & Refinance
FICO Minimum:	500+ (Under 500 Please Call)
Default Situations:	FC/Short sale/Forbearance/1 Day out of BK OK
Property Type:	All Commercial - Except No Underground Tanks
Loan Type:	Commercial
Trust Deed Positions:	1st & 2nd Trust Deed
Minimum Exposure:	\$300,000 1st - Call for Exceptions
Minimum Exposure:	\$250,000 2nd - Call for Exceptions
Maximum Exposure:	\$4,000,000
Occupancy Type:	Tenant or Vacant - Can be Negative Performing
Occupancy Type:	Owner Occ - Business Purpose Self-Employed Only
Maximum LTV / CLTV:	65% LTV/50% CLTV - Higher Leverage - Please Call
Seller Carrybacks:	Allowed
Collateral+ /Blankets:	Allowed
Multiple Borrowers:	Allowed
Maximum Cash Out:	\$4,000,000
No Title Seasoning:	None for Cash Out - We Can Use New Appraised Value
Interest Rates:	From 10.99%+ for Lowest Risk & Lower Leverage
Lender Origination	From 2.50%+
Customary Fees:	Title/Escrow, Prepaid Interest, 3rd Party Fees
Broker Origination:	Lender Will Match Above 3.00%
Pre-Paid Costs:	Not Applicable
Loan Length Terms:	3 Year Interest Only
Loan Extensions Avail:	Yes - 12 Month Extensions Available for Good Payers
Reserves Seasoning	No Requirement
Down Seasoned Funds:	No Requirement
Down: Proof of Funds:	No Requirement
DTI &/Or DSCR+ %:	No Requirement
Purchase Gift Funds:	Can Gift all down but 15% Must Come from Buyer
Prepayment Penalty	6 Months of Guaranteed Interest Only - 1st 6 Months
Prepayment Buydown	3 Months add 0.50% to Rate / NO PP Add 1% to Rate
Appraisal:	New Only & Must Be from our Approved Only List
Funding Time-Frame:	6 - 10 Days from Appraisal

Documentation needed for a Conditional Approval: 1003 and Tri-Merge Credit Report

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