



\$200K–\$3M

LOAN RANGE

Up to 80%

MAX LTV

5 & 30 Yr

FIXED RATE TERMS

30-Year

AMORTIZATION

No Tax Returns

LIGHT DOC UNDERWRITING

PROGRAM OVERVIEW

Cressida Direct is a nationwide direct lender purpose-built for the underserved small-balance commercial real estate market. Our Investor Commercial program delivers mini-perm financing for income-producing CRE investment properties — no tax returns, no depository requirements, and fast closings.

With asset-based and DSCR underwriting, we qualify loans on the property's cash flow, not the borrower's personal income — making us the ideal alternative to bank financing for experienced investors and portfolio builders.

LOAN PARAMETERS

Loan Amount	\$200,000 – \$3,000,000
Loan Purpose	Purchase, Refinance, Cash-Out
Max LTV	Up to 80% (purchase); Up to 75% (refinance)
Fixed Rate Terms	5-Year & 30-Year Fixed
Amortization	Up to 30 Years
Min DSCR	1:1 (asset-based underwriting)
Min FICO	550+
Documentation	Light Doc / No Tax Returns Required
Prepayment	Flexible options available
Recourse	Full Recourse
Geographic	Nationwide

SAMPLE TRANSACTION

Mixed-Use Cash-Out Refinance

Loan Amount	LTV	DSCR	Term / Amort
\$395,000	70%	1.3x+	5-Yr / 30-Yr

Program
Lite Doc

INELIGIBLE PROPERTIES

- X Cannabis

X Gas Stations

X Hotels / Motels

X Land
- X Vacant Properties

X Car Washes

X Event Centers

X Properties Needing Rehab

ELIGIBLE PROPERTY TYPES

- Multifamily (5+ units)

Office

Light Industrial

Warehouse

Mobile Home Park

Daycare Center
- Mixed-Use

Retail / Strip

Self-Storage

Automotive

Restaurant / Bar

Other CRE Types

KEY ADVANTAGES

WHY CRESSIDA DIRECT?

- ✓ No tax returns or business financials required — qualify on DSCR & property income

✓ No bank or depository relationship required — non-bank direct lender

✓ Flexible prepayment & amortization options tailored to your hold strategy

✓ Asset-based and global underwriting approaches available

✓ Small-balance CRE specialist — loans banks routinely decline

✓ 50+ combined years of commercial real estate financing experience

✓ Fast, transparent process with clear broker and borrower communication

UNDERWRITING CRITERIA

- 1 Property cash flow must support a minimum 1:1 DSCR based on current in-place rents

2 Borrower minimum credit score 550+; credit-worthy investors seeking alternative to bank financing

3 LTV determined by independent appraisal; max 80% purchase / 75% refinance

4 Stabilized, income-producing properties preferred; light value-add considered case-by-case

5 No minimum occupancy by borrower's business — pure investor transactions acceptable

IDEAL BORROWER PROFILE

- ✓ Experienced CRE investor seeking small-balance permanent financing

✓ Bank-declined due to income documentation, property size, or loan amount

✓ Self-employed borrowers with complex or non-traditional income

✓ Investors seeking cash-out recapitalization of stabilized assets

✓ Portfolio builders acquiring sub-\$10M income-producing properties