CRESSIDA DIRECT

DIRECT LENDER IN 44 STATES — CRE & INVESTMENT PROPERTIES

PROGRAM OVERVIEW

INVESTOR COMMERCIAL

$200K–$3M	Up to 80%	5 & 30 Yr	30-Year	No Tax Returns
LOAN RANGE	MAX LTV	FIXED RATE TERMS	AMORTIZATION	LIGHT DOC UNDERWRITING

PROGRAM OVERVIEW

Cressida Direct is a direct lender in 44 states 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 Coverage	Nationwide (excl. DE, HI, ND, SD, WV, WY)

SAMPLE TRANSACTION

Mixed-Use Cash-Out Refinance

LOAN AMOUNT	LTV	DSCR
$395,000	**70%**	**1.3x+**

TERM/AMORT	PROGRAM
5-Yr / 30-Yr	**Lite Doc**

INELIGIBLE PROPERTIES

- ✗ Cannabis
- ✗ Gas Stations
- ✗ Land
- ✗ Vacant Properties
- ✗ Event Centers
- ✗ Properties Needing Rehab

ELIGIBLE PROPERTY TYPES

- Multifamily (5+ units)
- Office
- Light Industrial
- Warehouse
- Mobile Home Park
- Daycare Center
- Hotel / Motel ($700K max)
- Mixed-Use
- Retail / Strip
- Self-Storage
- Automotive
- Restaurant / Bar
- Other CRE Types
- Car Wash ($700K max)

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

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