CRESSIDA DIRECT

NATIONWIDE DIRECT LENDER — CRE & INVESTMENT PROPERTIES

PROGRAM OVERVIEW

OWNER-OCCUPIED COMMERCIAL

BANK STATEMENT PROGRAM *Qualify using 12 months of business bank statements — no tax returns required*

$200K–$3M	Up to 80%	5 & 30 Yr	30-Year	35–45 Days
LOAN RANGE	MAX LTV	FIXED RATE OPTIONS	AMORTIZATION	CLOSE TIME

PROGRAM OVERVIEW

Cressida Direct's Owner-Occupied Commercial Bank Statement Program is built for small business owners who prefer to document income through business bank statements rather than tax returns. If your business occupies 51% or more of the property, this program delivers permanent mini-perm financing — no W-2s, no tax returns, fast closings. As a non-bank direct lender, we underwrite based on the most recent 12 months business bank statements, enabling flexible qualification for business owners with complex income structures.

INTEREST RATES

BANK STATEMENT PROGRAM	CLOSE TIME
8.25%–11.25%	35–45 Days
5 or 30-yr fixed	from completed app

LOAN PARAMETERS

Loan Amount	$200,000 – $3,000,000
Loan Purpose	Purchase, Refinance, Cash-Out
Occupancy Requirement	Owner-occupancy 51% or more of space
Max LTV	80% purchase / 75% refi & cash-out
Fixed Rate Terms	5-Year & 30-Year Fixed
Amortization	Up to 30 Years — No Balloon
Income Documentation	12 Months Business Bank Statements
Min Credit Score	650 Middle FICO
Borrowing Entity	Individual, LLC, S-corp
Recourse	Full Recourse to Borrower
Eligible Borrowers	U.S. Citizens
Geographic Coverage	Nationwide (excl. DE, HI, ND, SD, WV, WY)

SAMPLE TRANSACTION

Retail Cash-Out Refinance — Bank Statement

LOAN AMOUNT	PROGRAM	LTV	QUALIFIER
$820,000	**Bank Statement**	**Max Allowed**	**Business Cash Flow**

INELIGIBLE PROPERTIES

- ✗ Cannabis
- ✗ Hospitality / Hotels
- ✗ Construction Projects
- ✗ Vacant Properties
- ✗ Gas Stations
- ✗ Land
- ✗ Rural Properties
- ✗ Properties Needing Rehab

ELIGIBLE PROPERTY TYPES

- Retail / Strip
- Warehouse
- Light Industrial
- Restaurant / Bar
- Medical / Professional
- Office
- Mixed-Use
- Automotive Repair
- Daycare Center
- Self-Storage

WHY CRESSIDA DIRECT?

- ✓ Bank statements replace tax returns — ideal for self-employed & cash-intensive businesses
- ✓ No balloon payments — true 30-year amortization available
- ✓ Non-bank direct lender — no depository relationship required
- ✓ No global underwriting used
- ✓ Small-balance CRE specialist — loans banks routinely decline
- ✓ 50+ combined years of commercial real estate financing experience
- ✓ Fast 35–45 day closings with clear borrower communication

UNDERWRITING CRITERIA

1. Business occupies 51% or more of the subject property's rentable square footage
2. 12 consecutive months of business bank statements used to establish business income
3. Minimum 650 middle FICO; credit-worthy business owners seeking alternative to bank financing
4. LTV determined by independent appraisal; max 80% on purchase, 75% on a refinance or cash-out
5. Stabilized, operating properties preferred; business must be actively operating in the space

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APPLY NOW

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