

# Stabilize Your Business With a Stated Income Commercial Real Estate Loan



If you want your business to be successful, you need to give it a stable financial foundation. Many avenues of financing limit your company's growth but flexible financing such as that offered by stated income commercial real estate loans can grow your business in a vast array of ways. Church Commercial Resource Company offers stated income loans to businesses of all sizes to prepare them to reach their full potential.

## What Is a Stated Income Loan?

Stated income loans are similar to traditional avenues of financing in many ways but there are two key differences. The first is the criteria with which loan approval is based on. Traditional loans often focus on credit history to determine approval while stated income loans determine eligibility based on property value. Your company qualifies for a stated income commercial real estate loan if it owns property with a value exceeding the cost of its expenses. This method of approval makes stated income loans wonderful options for new companies. Stated income loans are also usually approved more quickly than traditional avenues of financing because they require less paperwork and documentation.

## What Are the Benefits of Stated Income Loans?

While flexibility is the primary benefit of stated income loans, they also offer many other advantages. You are free to use the money you receive in any to improve your

business and if you have a qualifying credit score of at least 600, you will also receive the following advantages.

- Loan amounts of up to \$500,000
- Up to 75% LTV for mixed-use and multi-family properties
- Up to 70% LTV for investment properties
- Up to 65% LTV for commercial properties
- 25-year terms with fixed rates
- Self-employment and W-2 documentation

## Contact Us Today

Investing in a stated income commercial real estate loan is a great way to set your business up for success. If you think this avenue of financing is right for your company, contact Church Commercial Resource Company today for more information.