

**Blackburne & Sons Realty Capital Corporation (Est. 1980)**

**Easy Commercial Mortgage Loans!**

No up front application or due diligence fees, you only pay for third party reports!!

9.9%-13.9% for the first 3 years. Adjustable semi-annually for 10 years thereafter.

Index- Five year constant Maturity Treasuries

Higher start rate for older, less attractive properties.

2.5 to 3.5 points + \$950 (maybe 1.5 points for a gorgeous property less than 10 years old)

15/15 or 30/15

**NO PREPAYMENT PENALTY**

Our loans are assumable

Legal fees in California: \$0, outside of California: \$2,500

Third Party Reports:

General Certified Appraisal:\$2,000 to \$3,500

Toxic Report: \$800 to \$2,600

Minimum loan amount-\$75,000 ~ Maximum loan amount-\$1,500,000

**Loan-To-Value Ratio**

*We Allow Junior Financing!*

**65% maximum LTV on rental-type commercial properties:**

Apartment Buildings (5+units) We do not finance 1-4 family dwellings BUT will soon!

Office Buildings

Retail Buildings

Strip Centers and Shopping Centers

Industrial Buildings and Warehouses

Mobile Home Parks and Trailer Parks

Mini-Warehouse (Self Storage)

Mixed Use Properties

**55% maximum LTV on business-type properties:**

Hotels and Motels

Restaurants and Bars (unless the building is basically just a box-then maybe 65% LTV)

Residential Care Homes, Nursing Homes, and Convalescent Hospitals

Auto Repair Buildings

Gas Stations, Churches, Nudie Bars, Etc.

**Blackburne & Sons Realty Capital Corporation**

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**Questions? Please call: (916) 338-3232 fax (916) 338-2328**