

Newtek's commercial real estate financing solutions offer business owners commercial real estate loans from \$50,000 to \$10 million to acquire, build, renovate, expand or refinance commercial real estate that is primarily used by their business for its operations.

STOP PAYING RENT AND GET THE CUSTOMIZED WORKSPACE YOU'VE ALWAYS WANTED

General Requirements

- » Loans to "For Profit" borrowers
- » Profitable and in business for 2+ years
- » CRE must be at least 51% occupied/used for borrower's own operating business
- » Special uses (e.g. Hotels, healthcare, storage and parking) considered
- » No loans to real estate development companies or landlords

Loan Features:

- » Friendly, consultative process
- » Prequalification in as little as 48 hours
- » Only 10% down required on most purchases
- » Competitive fixed rates
- » Longer terms
- » Flexible, limited prepayment penalties
- » Non-restrictive loan covenants

Loan Purposes

- » Buy an existing building (including the one you currently rent)
- » Acquire land for improvement
- » Build "ground-up"
- » Modernize, renovate or convert existing facilities
- » Buy fixtures, machinery and equipment*
- » Project soft costs



Build Equity - Create Wealth - Reduce Monthly Real Estate Expenses

*Loans for a variety of other business purposes including working capital, business acquisitions/expansion, partner buyouts, debt refinance and franchise acquisitions available through Newtek Small Business Finance.