



## Blustream Small Balance Commercial Loan Program

Amortization up to 30 years  
3, 5, and 7 year Variable Rate terms

Mortgage History	0 x 30 for last 12 months on subject property
Minimum FICO	660
Foreclosure Seasoning	48 months
Tax Liens	6 months personal or property related
Deed in Lieu Seasoning	48 months
Chapter 7 or 11 Bankruptcy Seasoning	48 months from discharge
Chapter 13 Bankruptcy Seasoning	24 months from discharge or 48 months from date of dismissal
Minimum Loan Amount	\$250,000
Maximum Loan Amount	\$2,000,000
Maximum Cash Back	Up to 75% LTV
Reserves	At least 3 months
Amortization	10, 15, 20, 25 and 30 year terms

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Blustream Small Balance Commercial Loan Program Parameters	
<b>Types</b>	Purchase, Refinance or Cash Out
<b>Cash Out</b>	Up to 75% LTV
<b>Credit</b>	660 minimum, no charge-off in last 12 months
<b>DSCR</b>	Minimum 1.20x
<b>Borrower</b>	LLC, LP, S Corp, or C Corp
<b>Personal Guarantee</b>	Personal guarantee required
<b>Points</b>	Total borrower paid points and fees must be < 2%
<b>Property Type</b>	<ul style="list-style-type: none"> <li>• Multi-Family 5+ units</li> <li>• Mixed-Use</li> <li>• Warehouse</li> <li>• Office</li> <li>• Retail</li> <li>• Light Industrial</li> <li>• Storage Facilities</li> <li>• Mobile Home Parks</li> <li>• Automotive</li> </ul>
<b>LTV Restrictions</b>	65% on Automotive and Mobile Home Parks
<b>Prepayment</b>	Standard 5 year, can be bought down to 3 year

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