



COMMERCIAL REAL ESTATE LENDING

Multifamily - Mixed Use - Retail - Office - Commercial - Industrial - Self-Storage - Hotel

Conventional Multifamily Loan Programs

\$500,000 to \$25,000,000

Rates from 5.45% to 6.50%

- ✓ 3, 5, 7 & 10 Year Fixed; 30/15 amortization
- ✓ From 50% to 70% LTV
- ✓ Step-Down Prepayment
- ✓ Up to 10 Years Interest Only
- ✓ 1.15 to 1.35 DCR
- ✓ No Tax Return Programs
- ✓ 30 to 40 day close or Approval
- ✓ Mixed Use up to 50% Commercial
- ✓ Limited Operating History / Short Story
- ✓ No Prepayment Penalty Programs

Conventional Commercial Loan Programs

\$2,000,000 to \$20,000,000

Rates from 5.65% to 6.50%

- ✓ 3, 5, 7 & 10 Year Fixed, 30/15 amortization
- ✓ Self-Storage, Retail, Office, Industrial & Special Use
- ✓ No Prepayment Penalty
- ✓ From 50% to 70% LTV
- ✓ 1.25 to 1.50 DCR

Bridge Loans from \$500,000 to \$20,000,000

No Appraisal

2 Week Close

Rate is priced case by case

Stated Loan Program for 1 to 4 Units

Non Owner Occupied

No Tax returns

Up to 80% LTV

Loan is qualified with only PITI



**CORNERSTONE
LENDING
GROUP**

Recent Closed Purchase Transactions



49 Units Rancho Palos Verdes
\$10,000,000 Loan Amount



26 Units Redondo Beach
\$4,950,000 Loan Amount



18 Units Torrance
\$2,100,000 Loan Amount



Mixed Use Lawndale
\$5,150,000 Loan Amount

ATTENTION REALTORS & INVESTORS

Now is the time to prepare for the 2026 market with new loan programs creating more selling opportunities for added value acquisitions and preparation for refinance timing and or acquisition due diligence. Loan Programs with no prepayment penalty and Interest Only payment options are available. Interest rates reduced for low leverage and or banking deposits starting at 5.45% to 5.95%.

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Looking for a Offering Memorandum (OM) template? Check out my Realtor OM's on my website:
www.CRE-Loan Advisor.com



*I have qualified clients looking for Added Value Multifamily
30 to 100 Units / South Bay Locations
Fast Due Diligence*



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Interest Rates subject to change with market conditions