



# Residential & Commercial Mortgages

## Commercial

- Mixed-Use Properties
- Multi-Family Apt. Buildings
- Retail Buildings
- Small Office Complexes
- Commercial Condos & Co-ops
- Underlying Co-op Loans - Under 5 Units OK!

## Guideline Highlights.

- No Minimum Credit Score Requirement
- 15, 20, 25 and 30 Year Amort Loans
- Loan Amounts up to \$5M
- Multi-State Cross Collateralized Loans allowed
- Cross Collateral Loans with Residential Properties Permitted

## Small Business Administration (SBA) Loans.

- Emigrant Bank is a participating SBA Lender Offering SBA 7(a) and (504) Loans.

*Call Today!*

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## Residential

- 1 - 4 Family Homes
- Condominiums (warrantable & non-warrantable)
- Cooperatives (co-ops)

## Guideline Highlights.

- Applicants with Low FICOs, Insufficient or No Credit Permitted
- Corporate Title, LLC, Partnership Title
- Jumbo/Super Jumbo Loans up to \$10M
- Business Purpose Investment Property Cash Flow Program

Foreign Nationals & Non-Resident Aliens Eligible

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