

Multifamily Small Loan \$1.0 to \$9.0 Million

OCMBC Commercial small loan product offers streamlined underwriting and closing processes for multifamily acquisition and refinance loans up to \$9 million nationwide.

Loan Amount	Up to \$9 million nationwide
Term	5 to 30 year terms*
Amortization	30 years*
Interest Rate	Fixed and variable rate options available
Maximum	LTV 80%
Minimum	DSCR 1.25x
Supplemental Financing	Supplemental Mortgage Loans are available
Prepayment Availability	Flexible prepayment options available, including yield maintenance and declining prepayment premium
Rate Lock	30- to 180-day commitments; borrowers may lock a rate with the Streamlined Rate Lock option
Recourse	Non-recourse execution is available with standard carve-outs for "bad acts" such as fraud and bankruptcy
Escrows	Replacement reserve, tax, and insurance escrows are typically required for higher-leverage transactions
Third-Party Reports	Appraisal, Streamlined Physical Needs Assessment, and Environmental Screening
Occupancy Requirements	90% physical for 90 days
Eligible Properties	Stabilized multifamily properties with 5+ units
Assumption	Non-recourse loans are typically assumable, subject to review and approval of the new borrower's financial capacity and experience

*For those that qualify.

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