

# 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.

- Loan Amounts up to \$5M
- No Minimum Credit Score Requirement
- Various Amortization Periods Available
- 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 504 Loans.

*Call Today!*

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## Residential

Foreign Nationals &  
Non-Resident Aliens Eligible

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

## Guideline Highlights.

- Applicants with insufficient or no credit permitted
- Corporate Title, LLC, Partnership Title
- Jumbo/Super Jumbo Loans up to \$5M
- Business Purpose Investment Property Cash Flow Program