

# SBA CRE

A Commercial Real Estate (CRE) loan is a type of financing used to purchase, refinance, or improve property that is used for business purposes, not personal living. This includes properties like office buildings, apartment complexes (5+ units), retail centers, warehouses, medical buildings, hotels, and mixed-use properties. Unlike a residential mortgage, a CRE loan is based primarily on the income the property generates rather than the borrower's personal income alone. Lenders evaluate the property's cash flow, value, and the borrower's experience and financial strength.



## Document Requirements

### Borrower / Ownership Documents

- ✓ Government-issued photo ID
- ✓ Social Security number or EIN
- ✓ Business formation documents
- ✓ Articles of Incorporation / Organization
- ✓ Operating Agreement or Corporate Bylaws
- ✓ Ownership breakdown (who owns what %)
- ✓ Resume or background of principals (commercial experience matters)
- ✓ Personal (for each guarantor)
- ✓ Personal Financial Statement (PFS)



## Financial Documents (Most Important)

- ✓ Last 2–3 years personal tax returns
- ✓ Credit report authorization
- ✓ Business (if purchasing under an entity)
- ✓ Last 2–3 years business tax returns
- ✓ Year-to-date Profit & Loss statement
- ✓ Year-to-date Balance Sheet
- ✓ Bank statements (last 3–6 months)

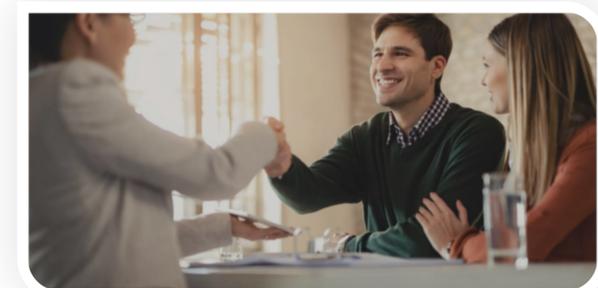


## Property & Deal Documents

- ✓ Fully executed Purchase Agreement
- ✓ Property address and legal description
- ✓ Rent roll (if income-producing)
- ✓ Current leases (if applicable)
- ✓ Operating statements (last 12–24 months)
- ✓ Property management agreement (if using one)

### Lender-Ordered or Supporting Documents

- ✓ (Some lenders collect these after underwriting starts)
- ✓ Appraisal
- ✓ Environmental report (Phase I ESA)
- ✓ Property inspection
- ✓ Survey
- ✓ Title report & insurance



## Down Payment & Liquidity Proof

- ✓ Proof of funds for:
- ✓ Down payment (typically 20–30%)
- ✓ Closing costs
- ✓ Required reserves
- ✓ Bank or investment account statements

### Document needs may vary depending on:

Bank / Credit Union  
SBA 7(A) Or SBA 504  
DSCR / Non-QM Lenders  
Owner-Occupied Vs Investment Property



**Funding Amount**  
**Maximum Funding Amount**  
**\$750,000.00**

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