

A Professional Lending

We at A1Lending Small Business Finance specialize in high leverage, quick to close financing. Our niche is owner-occupied (minimum 25%) Office, Industrial and Retail facilities. We can get credit approvals within 3-4 days and fund within 30! Here are some additional highlights!

A1Lending Financing Highlights

- 90% LTV Conventional Financing Available (purchase)
- 85% LTV refinance max
- SBA Financing Available (.75 debt coverage ratio qualifies!)
- 75% LTV Investor Financing (0% owner-occupied!)
- 75% LTV cash-out refinance options
- Stated income deals for credit scores over 660 (up to 1 million!)
- All programs are 25 year fully amortized loans, no balloon payments!
- Loans up to 10 million
- Can fund loans within 30 days!
- Great referral fees
- Debt Coverage Ratio requirement 1:1
- Low origination fees
- No Liens on personal or business assets
- Creative and aggressive underwriting approach
- Business condos, Hi-Tech Co's, contractor lots, older buildings, auto-repair, and commercial zoned land are all OK!

In order to get started I will need:

Last three years personal tax returns

Last three years corporate tax returns

Interim Financial Statement for the business (Profit & loss and balance sheet)

Loan Application- completed and signed by the borrowers

I look forward to working with you!

Akbal Singh

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