

# SMALL-BALANCE COMMERCIAL MORTGAGES

## *Innovative Lending Programs*

### ***Program Features:***

- LTVs up to 80%
- Loans from \$250K to \$2MM
- Amortizations up to 30 years
- No seasoning requirements
- Purchases, Refinances, Cash-outs
- Flexible prepayment options
- Owner-occupied and investor



Reduced documentation programs available - no tax returns or 4506T required. Not available in - DE, ID, HI, MI, MT, ND, NV, SD, TN, VT, WV, WY

### ***Property Types:***

- Multifamily · Mixed Use · Warehouses · Offices · Light Industrial · Mobile Home Parks
- Retail · Self-Storage · Automotive · Daycare Centers · Restaurants · Bars



Barry Durham  
Critical Mass Capital, LLC  
Tel: (501) 227-4365  
[info@criticalmasscapital.com](mailto:info@criticalmasscapital.com)  
<http://criticalmasscapital.com>  
11610 Pleasant Ridge Road  
Suite 103  
Little Rock, AR 72223-2359