

# BRIDGE LENDING

## Streamlined Short-Term Business Financing Solution

Bridge Lending is a short-term financing solution offered when permanent loans cannot be approved. Typically, these are 12 - 36 month interest-only loans. Long-term financing from banks and other conventional commercial lenders is sometimes denied to investors due to a variety of potential qualification issues. Bridge loan programs offer streamlined processing and can provide a viable solution for faster closings.

### Four Step Process



Application



Underwriting



Approval & Commitment



Closing

### Purchase

A bridge loan can be used to purchase any type of improved commercial real estate.

### Refinance

If you are looking for reduced monthly payments, this may be a good option.

### Cash-Out

If you require liquidity, this is a great option.

### Consolidation

A bridge loan can provide funds for debt consolidation.

### Use Of Funds

## Bridge Loan Success Story

A local brewery wanted to expand its production facility by acquiring a neighboring warehouse that was being sold by an estate. Traditional bank financing was not an option due to the requirement to close within thirty days. Starbanco was able to meet the borrower's needs and timeline with a bridge loan.

Purpose: Aquisition

Amount: \$3,600,000



## Loan Amounts

\$1MM to  
\$25MM



## Loan to Value

Up to 80%



## Eligibility



No Minimum FICO Score



For-Profit Entities



Bank Statement  
Options Available

**Starbanco**  
Business Finance

888-308-3400

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