

# Commercial Real Estate Loans



## for owner-occupied properties

### Finance the Purchase of a Building

Owning your building can be a game-changer. A building is an enduring asset that can be a buffer against gentrification and economic downturns.

Traditional capital and equity requirements put real estate purchases out of reach for too many entrepreneurs. We aim to change that. Our new commercial real estate product means you might qualify with a very low downpayment, impaired credit, or even unproven historical performance.

Craft3 specializes in working with borrowers unable to qualify for bank financing. If you've previously considered purchasing real estate or would like to do so now, please reach out.

#### FEATURES

- High loan-to-value (LTV) financing means you don't need a substantial downpayment — often we can consider 5% or even less cash down
- Competitive interest rates with a rate reduction of .50% if you add solar or make other energy efficiency improvements
- Our owner-occupancy requirements are lower than banks
- Projections-based financing means we will consider your future situation and not just historical profitability
- Our goal is for you to qualify for traditional bank or credit union financing in 5-7 years
- Businesses owned by entrepreneurs of color may qualify for lower rates and special terms

#### CONNECT

If you're interested in learning more about Craft3's business loans or how to finance the growth of your business, please contact:

Ana Ruiz Kennedy  
Business Liaison  
e: [LoanInquiry@Craft3.org](mailto:LoanInquiry@Craft3.org)  
p: 888.231.2170 ext. 149

[www.craft3.org/business-loans/real-estate](http://www.craft3.org/business-loans/real-estate)



#### SUBSCRIBE

Sign up to receive stories, relevant resources, and news (and we'll never share or sell your information).

#### OUR OWNER-OCCUPIED COMMERCIAL REAL ESTATE LOANS ARE:

- Personal**  
We take the time to get to know you and understand your business.
- Accessible**  
You don't need perfect credit, full collateral, or a large down payment to be approved.
- Simple**  
With a fixed interest rate and low fees, there are no surprises.



#### CUSTOMER STORY

## Salvadorean Bakery

Seattle, Washington

Sisters Aminta and Ana operated a bakery in a leased space for many years. They were motivated to purchase a building that could become a flagship location, help them build generational wealth, and safeguard against displacement. The Craft3 lending team crunched the numbers and tested financial projections so they could secure a loan to acquire a property and finance renovations.

