

# Owner-Occupied Commercial Real Estate Loans

## Lending in partnership

Traditional capital and equity requirements put real estate purchases out of reach for too many entrepreneurs. Craft3 aims to change that by working with borrowers unable to qualify for bank financing and helping them become bankable.

We're a nonprofit community lender focused on entrepreneurs and building a thriving, just and empowered Pacific Northwest.

If you know a business owner who is looking to purchase their building, we'd love to help if we can. Please contact us!

## FEATURES

- Loan-to-value (LTV) of 95% and even up to 100%, on a case-by-case basis
- DSCR of 1.0:1 with a reasonable expectation to achieve 1.20 within 2 years
- Affordable fixed interest rates with a rate reduction of .50% for adding solar or making other energy efficiency improvements
- Owner-occupancy requirements as low as 25%
- We can usually work with a recent bank appraisal
- We consider credit scores of 640 and below on a case-by-case basis

## CONNECT

If you know a Craft3 lender, please reach out directly. Otherwise, please contact:

Ana Ruiz Kennedy  
Business Liaison  
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p: 888.231.2170 ext. 149

[www.Craft3.org](http://www.Craft3.org)

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

- Personal**  
We don't need to see historic ability to service the debt.
- Accessible**  
Perfect credit, full collateral, or a large down payment are not required.
- 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.



## LEARN MORE

Visit our Tools for Bankers page:  
[www.craft3.org/tools/bankers](http://www.craft3.org/tools/bankers)