



# Smart Finance Options, Inc.



A Division of Commercial Credit Ltd.

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## Hotel Financing Program

Start-up, Business Acquisition, Construction / Perm

- Loan Amounts:** \$250,000 to \$3,000,000
- Cash Injection:** 15% for Flags in good standing, 20% for others.  
Start-ups and inexperienced management *may* require up to 30%.
- Experience:** Full service requires full service experience.  
On-site management by >20% owner.
- Collateral:** 80% of total Project must be for real estate or construction.
- Repayment Ability:** Based on historic cash flow of the business.  
Minimum debt service coverage = 1.25x for last 2 years plus interim.  
Expansion loans available for businesses with increasing trends.  
Start-up projected coverage 1.25x within 1 year.
- Loan Terms:** **Term up to 25 years.**  
Fully amortized (no balloon).  
3yr (5-3-1) prepayment penalty.
- Interest Rates:** Dependent upon strength of business.
- Personal Guaranty:** SBA requires from all 20% or more owners.

Our underwriters are professionally trained to keep the interest of the professional a priority. They are experienced in working with borrowers of all sizes. Thus, they can fund loans anywhere in the country! So please call one of our underwriters today at:

**1-512-807-8159**

**[info@smartfinanceoptions.com](mailto:info@smartfinanceoptions.com)**

“The Next Level in Lending!”

*\* Due to changing market conditions, rates are subject to change without notice*