



Commercial and business lending experts with real capital access.

Jack Artinian Finance Associates offer tailored commercial lending solutions to meet your unique business financing needs, ensuring a smooth and efficient funding process for your commercial ventures and investments.



\$7 Billion Funded

Total Loans Funded

Years of navigating commercial & business lending channels with clients across multiple industries. This funding history demonstrates the team's ability to secure real capital in a wide range of economic environments and lending conditions.

We leverage a strong proven network.

Our lending network spans conventional and private lenders, ensuring broad access to capital. We also collaborate with alternative financing groups for businesses needing flexible or unique solutions. To round out our capabilities, we work closely with specialized commercial funding partners who support larger or more complex commercial transactions.



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Loan Products

OWNER-OCCUPIED COMMERCIAL LOANS

SBA 504 • SBA 7A • CONVENTIONAL FINANCING

- Loan Amounts: \$100,000 – \$100,000,000
- Up to 90% LTV (SBA) | Up to 80% LTV (Conventional)
 - Terms: 5–25 years fixed
- Must be owner-occupied (41%–51%+ depending on program)
 - Close in as little as 30–45 days
 - Minimum FICO: 600–640

MULTI-FAMILY / APARTMENT LOANS

For 5+ Unit Properties

- Loan Amount: \$150,000 – \$50,000,000
 - Up to 80% LTV or 1.10x DSCR
 - Terms: 5–30 years fixed
- Full & non-recourse options available
 - Close in 30–60 days
 - Minimum FICO: 660

COMMERCIAL INVESTMENT LOANS

Retail • Industrial • Mixed-Use • Warehouse

- Loan Amount: \$100,000 – \$50,000,000
 - Up to 75% LTV or 1.25x DSCR
 - Terms: 3–30 years fixed
 - Close in 30–60 days
 - Minimum FICO: 660

Loan Products

NO INCOME / NO DOC COMMERCIAL LOANS

Business-Purpose Financing

- Loan Amount: \$50,000 – \$50,000,000
 - Up to 60% LTV
- Up to 30-year fixed or interest-only options
 - No income verification required
 - Close in 30 days
 - Minimum FICO: 525

ZONED INVESTMENT LOANS

Residential or Commercial Zoned Assets

- Loan Amount: \$50,000 – \$5,000,000
 - Up to 75% LTV
- Eligible: SFR, Condo, 1–4 units
 - Terms: up to 30-year fixed
 - Close in 60 days
 - Minimum FICO: 600

