



FAST. FLEXIBLE. BUILT FOR GROWTH.

Small Balance Commercial Real Estate Financing



SBX Funding LLC (SBX) is a proprietary commercial real estate financing solution designed for experienced business owners and investors seeking efficient access to capital. With loan amounts from **\$350,000 to \$5MM**, competitive leverage, fixed-rate financing, and streamlined execution, SBX helps borrowers acquire, refinance, and grow commercial real estate assets with confidence.

SBX At-a Glance

- Loan amounts: \$350,000–\$3MM for CRE, up to \$5MM for multifamily
- Up to 85% financing and up to 75% on cash-out refinances
- Fixed-rate loans
- 10-yr terms with the option of a 10-yr fixed rate or a rate reset after five years
- 25-yr amortization
- Owner-occupied & investment properties

Eligible Borrowers & Properties

SBX is designed for established business owners and experienced commercial real estate investors seeking flexible financing solutions across a broad range of property types.

Owner-Occupied Properties

- Retail
- Warehouse, industrial & flex
- Medical & healthcare
- Office

Investment Properties With Minimum of Two (2) Years' of Experience

- Multifamily (5+ units)
- Warehouse, industrial & flex
- Medical & healthcare
- Mixed-use properties

Why SBX

Up to 85% Financing Available and Up to 75% on Cash-Out Refinance Available

Maximize purchasing power while preserving capital for operations, growth initiatives, and future opportunities.

- Fixed-rate certainty
- Flexible financing structures
- Fast, streamlined closings
- No deposit relationship with lender required

Eligible Uses

- Refinance existing debt
- Improve cash flow, consolidate obligations, or reposition existing financing
- Acquisition financing
- Purchase owner-occupied facilities or investment properties with competitive leverage and long-term financing stability
- Business expansion
- Acquire larger facilities, expand operations or support strategic growth initiatives

Program Highlights

Loan Amounts	\$350,000 – \$3MM for CRE, up to \$5MM for multifamily
Maximum LTV	Up to 85%
Term	10 years
Amortization	25 years
Interest Rate	Fixed for 10-yr fixed rate or 5 Yr fixed rate with reset
Owner-Occupied Occupancy Requirement	Minimum 51%
Multifamily Occupancy Requirement	Minimum 80% tenant occupancy
Property Types	Owner-occupied & investment properties
Geographic Coverage	The following states are ineligible for SBX financing: (CT, DE, ME, NJ) and the following require pre-approval: (FL, IN, LA, NY, OH, OK, PA)

Ideal Borrower Scenarios

Growing Medical Practice	A physician group acquires a larger facility to accommodate growth and improve patient access.
Business expansion	An owner-user purchases a warehouse or industrial property to support increasing operational demand.
Multifamily Acquisition	An experienced investor acquires a stabilized apartment property to expand a growing portfolio.
Strategic Refinance	A business owner refinances existing debt to improve cash flow and strengthen long-term financial flexibility.
Mixed-Use Investment Opportunity	An experienced investor acquires a mixed-use property with diversified income streams and long-term appreciation potential.

Put SBX to Work for Your Business

Whether you are acquiring commercial real estate, refinancing existing debt, or expanding your business footprint, SBX delivers the flexibility, certainty, and financing solutions needed to support your next stage of growth.

Contact our lending team today at info@sbxfunding.com

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