

# Skip the Paperwork: South End Capital Delivers 'No-Doc' CRE Loan Program

*Nationwide program eliminates tax returns and financial statements to accelerate commercial real estate funding for business owners and property investors.*

ST. CLOUD, MN, UNITED STATES, June 22, 2026 /EINPresswire.com/ -- South End Capital, a division of Stearns Bank N.A., the \$3.6 billion nationwide business and real estate lender is pleased to announce the release of its no-documentation commercial real estate loan program.



No Documentation Commercial Real Estate Loans up to \$500,000

Business owners and property investors can now quickly and easily access [no-documentation commercial real estate loans](#) up to \$500,000. This is a one-page application-only program, and no bank statements, tax returns, or financial statements are required (loans are also available up to \$1 million but require a few additional items).

Most commercial real estate is considered including unique collateral such as raw land, houses of worship, and 1-to-4 family rental property.

There are no property occupancy requirements, cash-flow minimums, or debt-service coverage requirements. Property can be held in an entity or personally, and borrowers can be U.S. citizens, legal permanent residents, non-profits, or ITIN holders.

The innovative lender has deployed nearly \$80 million under this "no-doc" program with flexible closings like the one below...

- Real Estate Financed: 20 Acres of Rural Farm Land
- Location: Hawaii
- Financing Size: \$500,000
- Interest Rate: 8.25%

- Loan Term: 5 Years
- Amortization: 25 Years

South End Capital's no-documentation, small commercial real estate program also offers very competitive terms including...

- Loans from \$50,000 to \$500,000 (up to \$1M+ with additional documentation)
- Interest rates from prime + 2%
- Variable, 2-year fixed rate, and 5-year fixed rate options
- 25-year amortization
- Purchase, refinance, and unrestricted cash-out
- No income documentation
- Raw land & rural property considered
- Nationwide (all 50 states + D.C.)
- Close as fast as 2 weeks

To [request a loan application](#) or learn more details about South End Capital's no and low-documentation commercial real estate programs, please visit <https://southendcapital.com> or reach out to Matt Naughton at [matthew.naughton@stearnsbank.com](mailto:matthew.naughton@stearnsbank.com). Additionally, approved referral partners and mortgage brokers can [earn up to 3 points](#) when they close an eligible small commercial real estate loan.

About South End Capital:

South End Capital was founded in 2009 and is a division of Stearns Bank N.A., a \$3.6 billion institution. Our innovative direct lending and comprehensive marketplace financing delivers a full spectrum of capital solutions for emerging and expanding businesses. A tech-powered platform and premier customer support offers equal access to industry-leading business, real estate, and equipment financing.

Member FDIC | Equal Housing Lender

Financing may be offered through Stearns Bank, N.A. or other third-party lenders. Neither South End Capital nor any lender makes any commitment to lend, representation or guaranty of any person's eligibility for financing. Requested financing is subject to approval by the lender, and if applicable as to government-backed financing, the U.S. Government. South End Capital makes no commitment or guaranty as to the amount of referral fees, the timing of payment of referral fees, or other income payable under the South End Capital Referral Partner program. All programs, offers, and promotions, implied or stated, are subject to change or cancellation without notice.

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