



PRIVATE MONEY FINANCING – LOAN PROGRAMS –

TO BE UPDATED BEFORE 3/2017. MANY PROGRAMS HAVE CHANGED OR UPDATED. WE WILL UPDATE THIS LIST SOON. IF YOU DON'T SEE A PROGRAM THAT MAY WORK FOR YOU, PLEASE SEND US YOUR LOAN SCENARIO AND WE WILL FIND A FIT. NO 100% PURCHASE OR REFINANCING AT THIS TIME!

REHAB LOANS – CA, TX & NATIONWIDE

PROGRAM HIGHLIGHTS (AVAILABLE FOR CA ALSO)

- Close in as little as 3 days | No Survey Required
- All types of residential real estate
- Loan amounts between \$25,000 and \$1 million
- Stated income and stated asset programs. No income verification.
- No FICO Minimums
- Purchases and refi's
- Will lend as much as 95% of purchase price and 75% of rehab on purchases
- Competitive hard money rates: 11.99% interest rate, 2-4 points plus doc fees and no hidden costs
- NO prepayment penalty
- Sleep better with longer terms! 5 Year balloon on all loans!

Code: **DRNx45RH**

*HOUSTON INVESTOR BUY AND HOLD LOANS

Get a 12% interest rate with one of our investor buy and hold loans with a 5 year balloon. Bad credit is ok and we lend up to 70% loan to value ratio.

*Houston Rehab Loans (\$45k minimum-\$500K max)

Houston Rehab Loans are our specialty. We do a lot of these loans and can offer you a 12% interest rate. We lend up to 70% loan to value ratio and bad credit is OK.

PROGRAM 2 (NATIONWIDE) EXCEPT: AZ,CA,NV,OR,MT,ID,WY,NE,ND,MN,SD,KS,AR,WV,MI,VT

Property type: Commercial loans on 1 - 4 Family investor properties and small apartment buildings. Larger Commercial loans financed in our Commercial Hard Money Division.

Lien position: First mortgage only.

Standard term: 6 months with monthly extensions up to 12 months.

Advance rate: Up to 100% of the total project costs, subject to 65% of the After-Repaired-Value. Reserve account applies.

Renovation funds: Renovation funds are usually advanced in one to three draws, and wired directly to your account. Rehab portion of the loan typically not to exceed 100% of acquisition cost unless otherwise approved.

Closing costs: Up to \$1200 of closing costs (i.e. title insurance, recording fees, etc.) can be financed as part of the loan proceeds.

Guarantee: Personal guarantee required. **Qualifying documents:** Investor Assessment Form

Loan documentation: (For Each Loan)

Purchase Agreement | Summary of Rehab Work to be Completed | After-Repair-Value Appraisal (Obtained by lender)

Title Policy (Obtained by lender) | Deal Submission Form | Pictures of Rehab Property | Home Inspection

3 months of Bank Statements | 2 years of Tax Returns | 3 Most Recent Paystubs | signed 4506-T

quick funding: Once a borrower has been approved, funding of individual transactions is quick. No need to reapply for subsequent transactions.

Code: **BV638RHB**

PROGRAM 3 TEXAS ONLY

Rehab to Perm

Investor loan program is a two-step loan process utilized by investors to buy distressed residential real estate in need of repairs for long term rentals. The loan provides up to 100% of the purchase price, repair money and closing costs. After the property is repaired and leased we can assist in arranging a long-term traditional mortgage. The loan amount is based on the after-repaired-value of the property. Most investors use this program to acquire residential property that conventional lenders will not consider due to the condition. These loans typically close in 10 business days and the investor must qualify for conventional financing.

- **Property Types:** 1-4 single-family properties
- **Market:** Houston, Austin, San Antonio and Dallas/Fort Worth, Texas
- **Loan Amounts:** \$50K-\$750K (Minimum \$100K outside of Houston)
- **Term:** 1 year
- **Amortization:** Interest-Only
- **Rate:** 12%
- **Fees:** 3% (can be rolled into loan if LTV allows)
- **LTV:** Up to 70% of the "after-repaired" value
- **LTC:** Up to 100%
- **Qualifying:** Must be able to qualify for conventional financing
- **Recourse:** Yes

Code: **NBE79RH**

PROGRAM 4

TYPES OF PROPERTIES

Spec Construction, Owner Occupied Builder, or Investor Rehab Flipper Residential/Multi-Family/Commercial Property unfinished or under construction with approved plans

TYPES OF BORROWERS/PURPOSE

- Owner Occupied and Non-Owner Occupied
- Exit Strategy at your discretion: Refinance, Occupy or Sell the property upon completion
- Purchase Money + Construction
- Refinance + Construction
- Cash out to Construction
- Ground Up Construction

LOAN TERMS

- Construction and Rehab Loan LTV up to 65% of future value
- Construction loans up to \$4.5 million NET for ground up or construction completion
- Loan decision based on future appraised value not purchased value
- Loan decision based on the quality of the project
- Reasonable Construction Periods
- Flexible Disbursal Schedule
- No Prepayment Penalties
- Non-FICO driven
- INTEREST RESERVE OK

Code: **FM3269RHC**

PROGRAM 5

Fix & Flip

- Loan Amounts from \$50,000 – \$2 Million
- Loan to Purchase up to 65%
- 1 Year Term
- 6 Month Prepayment Penalty
- Full, Alt, Stated income
- 1 Month Asset Verification
- 1st Trust Deeds
- Non Owner Occupied
- Residential/Commercial

BUY & HOLD

- Loan Amounts up to \$1,000,000
- Loan to Value up to 65%
- Term up to Five Years
- Full, Alt and Stated Income
- 1 Month Asset Verification
- 1st Trust Deeds

- 2nd Trust Deeds case by case
- Non-Owner Occupied
- Residential Properties
- Commercial Properties

Code: **OLRHB898D**

REHAB LOANS ONE INVESTOR 4 PROGRAMS

LOAN PROGRAMS- CA **FZN6431CA**

All loan programs require investor's to contribute their own capital in the form of hard cash, no matter how good of a deal the investor secured. This is non-negotiable and aligns the investors' interest and provides for a mutually beneficial relationship.

4 Investor Rehab Loan Programs, each one with a different degree of Investor experience required. Experience is verified prior to funding. Please determine which loan program applies to you, then submit your loan request.

LOAN PROGRAMS (see below for further information)

1. Buy and Hold for Real Estate Investors, rentals
2. Rehab Pro
3. Rehab Beginner
4. Auction Cash Out

BUY AND HOLD FOR REAL ESTATE INVESTORS, RENTALS

- **Pre Pay:** 2 year - year 1: 10%, year 2: 5%
- **Loan Amounts:** \$100,000 to \$750,000
- **Term:** 48 months to 60 months
- **Rate:** 8.99%
- **Lender Points:** 3.0*
- **Borrower down Requirement:** 20% of Purchase Price.
- **LTV:** Up to 80% of purchase price.
- **FICO:** 625+ **
- **Underwriting/Loan Documents:** \$900.00 plus \$350.00 for appraisal ordered by lender directly.
- **Timeline to Fund:** 7 to 21 days
 - * \$2,500 minimum
 - ** Lower FICO's considered on a case by case basis.

(2) REHAB PRO

Requirement: Investor is experienced, and has completed and PAID OFF 3 or more transactions with any lender in the last 12 months. We require evidence in the way of 3 initial HUD's, 3 final HUD's and before and after pictures of the properties.

- **Pre Pay:** none
- **Loan Amounts:** \$25,000 to \$600,000
- **Term:** 9 months with up to one 3 month extension.
- **Rate:** 11.9%
- **Points:** 3.0*
- **Borrower down Requirement:** 10-20% of Purchase Price.
- **Available Liquidity:** 10% - 30% of total project cost.
- **Rehab Budget Financing:** Up to 75% of rehab budget with fund control.

- **LTV:** Up to 80%-90% of purchase price.
- **FICO:** 625+ **
- **Rehab Timeline:** All rehab work must be fully completed within 75 days of funding.
- **Underwriting/Loan Documents:** \$900.00 plus \$350.00 for appraisal ordered by lender directly.
- **Timeline to Fund:** 7 to 10 days
 - * \$2,500 minimum ** Lower FICO's considered on a case by case basis

(3) REHAB BEGINNER

- **Requirement:** Investor has less than 3 transactions, or is just starting out.
- **Pre Pay:** none
- **Loan Amounts:** \$25,000 to \$600,000
- **Term:** 9 months with up to one 3 month extension.
- **Rate:** 13.9%
- **Lender Points:** 3.5*
- **Borrower down Requirement:** 20-30% of Purchase Price.
- **Available Liquidity:** 10% - 30% of total project cost.
- **Rehab Budget Financing:** Up to 75% of rehab budget with fund control.
- **LTV:** Up to 70%-80% of purchase price.
- **FICO:** 625+ **
- **Rehab Timeline:** All rehab work must be fully completed within 75 days of funding.
- **Underwriting/Loan Documents:** \$900.00 plus \$350.00 for appraisal ordered by lender directly.
- **Timeline to Fund:** 7 to 10 days
 - * \$2,500 minimum ** Lower FICO's considered on a case by case basis

(4) AUCTION CASH OUT

- **Pre Pay:** none
- **Loan Amounts:** \$25,000 to \$600,000
- **Term:** 3 months with up to one 90 day extensions
- **Rate:** 12.0%
- **Points:** 3.0*
- **Cash out Max:** Up to 80% of what investor paid at court house auction.
- **Available Liquidity:** 10% - 30% of total project cost.
- **FICO:** 625+ **
 - * \$2,500 minimum ** Lower FICO's considered on a case by case basis

SUBMISSION DOCUMENTS

(1) Application Packet (2) Completed Submission Form (3) Purchase Contract (if a purchase) (4) 3 Months Bank Statements

(5) Ten Colors Pictures - Inside, outside, and street view or color appraisal

Additional Requirements:

- Lien position - First only.
- Rehab funds - control fund required if rehab portion is financed. Third party control fund fee of \$1200 applies.
- Property must fall at or below disposition value, as determined solely by Lender
- Investor must demonstrate ability to repay or refinance in the event of inability to sell the property.
- Investor must always personally guarantee all loans, regardless of title vesting.

- **To review any submission, we need a minimum of:**
 - **Application Packet**
 - **Completed Submission Form (Ask for a copy)**
 - **Purchase Contract (if a purchase)**
 - **3 Months Bank Statements**
 - **Ten Colors Pictures - Inside, outside, and street view or color appraisal**

Code: **FZN6431CA**

CONSTRUCTION FINANCING

Property - SFR stick-built only. Appraisal based on maximum five acres with close, recent and similar sold comparable; non-rural.

Loan limits: \$50K to \$400K

Credit scores: Use the lowest mid-score of applicants.
 Five year seasoning on all BK's.
 No reporting foreclosures, short sales or deeds in lieu.

Terms- All loans for construction term only, not permanent. Interest-only payments based on gross loan amount, due monthly.

Subject to - Builder approval. Construction budget approval.

General notes - No land payoff. Add .5%+ to fee for debt subordination (approved case-by-case). Lot must be free and clear. Stated income available for spec builders only.

Call for details. 4506 tax form required for all programs. Call for details. Construction completion projects reviewed case-by-case only; if approved; broken priority fee is typically \$3,000.

Code: **BSMK1965**

PROGRAM 2

- **Loan Size:** \$200,000 to \$50,000,000+
- **Term:** 1-3 Years|
- **Lending Area:** CA (Nationwide Case by Case)
- **Property Type:** Residential and Commercial
- **Interest Rates:** 10%-14%
- **Amortization:** Interest Only
- **Loan to Costs:** Up to 80%
- **Interest Reserve:** 1-2 years (Should be factored into the Loan Amount)
- **Origination Fee:** 4%-6% Taken at Closing from the Loan Proceeds
- **Closing Terms:** Closings in as Quick as 14 Business Days

Code: **BLCON101**

PROGRAM 3

Types of Properties

Spec **Construction**, Owner Occupied Builder, or Investor Rehab Flipper Residential/Multi-Family/Commercial Property unfinished or under construction with approved plans.

Types of Borrowers / Purpose

Owner Occupied and Non-Owner Occupied | Exit Strategy at your discretion: Refinance, Occupy or Sell the property upon completion | Purchase Money + Construction Refinance + Construction | Cash out to Construction | Ground Up Construction.

Loan Terms

Construction and Rehab Loan LTV up to 65% of future value | Construction loans up to \$4.5 million NET for ground up or construction completion | Loan decision based on future appraised value not purchased value | Loan decision based on the quality of the project | Reasonable Construction Periods | Flexible Disbursal Schedule No Prepayment Penalties | Non-FICO driven | INTEREST RESERVE OK

Code: **FMCONK87**

PROGRAM 4

Construction Loans

- **Loan Amounts:** Up to \$6,000,000
- **Loan to Cost:** Typically between 60 and 65% (LTC)
- **Interest Rates:** 9.99%
- **Prepay Penalty:** None
- **FICO Score Min:** 625
- **Term:** 12 - 24 months (depending upon construction period required)
- **Lien Position:** 1st

Idaho, Nevada \$2,000,000 Alaska, Oregon, Texas, Utah \$3,000,000 Colorado, Hawaii \$4,000,000 California, Washington \$ 6,000,000

Code: **CASF1200G**

PROGRAM 5

Private Money Fast (Nationwide Jumbo Construction Loans)

Portfolio Lenders

- Creative approaches to "Hard Money" equity lending.
- No seasoning requirements or cash-out limitations.

Simple Application Process

- Fax us your executive loan summary or 1003

Fast Answers

- Fast turnaround on expression of interest.

Setting the Standard for "Hard Money" Equity Loans

- **Loan Amounts:** \$300,000 to \$10,000,000

- **Loan to Value:** Flexible
- **Interest Rates:** 9.99% to 11.99%
- **Fees:** 2 to 4 points
- **Loan Term:** Up to 5 years
- **Lien Position:** First
- **Prepayment Penalty:** None

Code: **NJC-1209**

APARTMENTS & MULTIFAMILY FINANCING

First Trust Deeds only

- **Types of Properties:** Apartments, non-owner occupied houses, industrial, commercial and special purpose properties
- **Location:** California only
- **Loan Amounts:** Typically from \$250,000 to \$12,500,000
- **Interest Rates:** 7.9% to 9.9% interest only
- **Loan Maturities:** 12 months with extensions available
- **Loan to Value:** Up to 60%
- **Closing Costs:** Standard third party costs such as title and escrow

Code: **LbridgeOFCA**

PROGRAM 2

Rates Starting at 8.99% 300 FICO OK! Foreclosure OK! Bankruptcy OK! Minimum loan amount is \$75,000 and Maximum is \$75,000,000 (ask about Nationwide)

NO-FICO SCORE REQUIRED

- 2 – 5 – 30 YR Fixed Programs
- Interest Only Programs
- Self Employed / Stated – OK
- Stated Income / Stated Assets
- Bad Credit – OK
- Bankruptcy – Foreclosure – OK
- Owner Occupied / Investment Properties
- 1st and 2nd Programs
- 65% - 70% LTV
- 6 – Months Delinquent – OK
- H.E.L.O.C Programs
- No – Prepay Available

- 10 – Day Funding
- CA Properties Only

Code: LF1556CA

PROGRAM 3

Rates Starting at 8% to 13%

- Loan amounts \$200,000 to \$20,000,000 (California)
- Loan Amount Nationwide: \$1,000,000 to 20 Million+
- Interest Only
- Terms of 1, 2, 3, and 5 years
- Up to 75% LTV (75+ on Loans \$2MM+)
- Recourse

Property Types: Property: Office Buildings - Apartment Complexes - Senior Housing -Mixed Use Properties -Hospitality - Self Storage - Industrial Buildings (Light) - Retail Shops - Strip Malls - Shopping Centers - Automotive (no in-ground lifts) - Almost any income generating commercial property

Code: CAACF3001

PROGRAM 4

Hard Money Loan financing to \$150k to 15 million +, High LTVs. True equity based lending. No income check available.

ALL PROPERTY TYPES: COMMERCIAL, INVESTOR - RESIDENTIAL, SUPER JUMBO

- \$150,000 to \$15,000,000
- Nationwide - All 50 States
- Bad credit OK for all our Bridge Mortgage Loans
- All situations considered including bankruptcy, foreclosure
- 24 Hour Approvals / Emergency Mortgage Closings
- Our Hard Money Mortgage Loan Program is designed for quick closings
- Hard Money Bridge Loan rates are from 11%-15% - LTVs to 65%
- Our Hard Money Mortgage Loans are based on actual property/project value
- Asset Based Loan Approvals for all our Hard Money Mortgage Loans
- Updated Appraisal Ok - IMMEDIATE SITE VISITS

Code: NSNWC1002

PROGRAM 5 TEXAS

- **Property type:** Commercial & Investment real estate
- **Collateral:** First Mortgage
- **Loan Size:** \$100,000 - \$3,000,000
- **Loan Terms:** Up to 3 years
- **Amortization:** Interest-only monthly payments

- **Loan-to-value:** Up to 75%
- **Credit Score:** > 550
- **Documentation:** State income & assets; provide current financial statement
- **Prepayment penalty:** None
- **Use of proceeds:** Business Only
- **Rates:** 10.875% +

Code: **EQ459TX**

PROGRAM 6

- Loan amounts from \$50,000.00 to \$2 Million in 1st position.
- 2nd Position loans from \$100,000.00 to \$500,000.00 up to under 50% CLTV for 12 - 24 months.
- Foreclosure/NOD, Bankruptcy, Bad Credit - Okay.
- Purchase Money and Refinance Transactions.
- FICO problem - Okay.
- SISA, SIVA, and No Doc available on NOO and Investment Properties.
- Probate Loans - Okay.
- Rehab and Construction loans, case-by-case.
- Property Inspection in lieu of Appraisal Reports, case-by-case.
- Corporations, LLC's, and Trusts - Okay.
- SFR and 1-4 Units up to 60% LTV. 12 Months to 10 Year Programs available.
- Industrial up to 50% LTV Interest Only, terms vary up to 5 years.
- Commercial up to 50% LTV Interest Only. 3 Months to 20 Years Loan Terms.
- Apartment Building Loans up to 65% LTV. Interest only or fully amortized up to 5 years.
- Mix Used properties up to 60% LTV. Interest only or fully amortized up to 5 years.
- Industrial Properties up to 50% LTV. Interest only or fully amortized up to 5 years.

Code: **PBF0032**

SENIOR / ASSISTED LIVING FINANCING

Financing for Assisted Living Facilities Construction is available in Now! This financing is NOT at HUD program. We have one of the only construction loans for Assisted Living Facilities that is not dependent on HUD approval. We have access to ALF funding from **\$2,000,000** up to **\$50,000,000**. The ideal range of funding where we see the most success is from **\$10,000,000** to **\$38,000,000**.

This exciting new program was designed to be an alternative to lengthy HUD programs. Assisted Living Facility Construction Financing means that developers can avoid costly delays associated with HUD and USDA B&I programs!

- **Avoid the huge delays associated with HUD approvals No dealing with SBA 504 and CDC debentures and complicated funding strategies**
- **Deal with underwriters accustomed to the construction loan process**
- **Draw requests, work order changes and other issues handled by professionals well versed in the needs of developers and construction lending.**

Popular markets for Assisted Living Facility lending includes; Atlanta, GA, Phoenix, AZ, Charlotte, NC, Jacksonville, FL, Austin, TX and Greenville, SC, Dallas TX. Other markets include Raleigh, NC, Asheville, NC,

San Diego, CA, and Chicago, IL. Loans for Assisted Living Facility Construction can be obtained in many markets but these seem to be very popular.

Most business loans for assisted living facilities are a combination of a commercial mortgage and commercial business loan. Construction financing for Assisted Living Facilities usually takes on this combination with the commercial mortgage funding the land development and building construction funding and the business loan providing the capital needed to get the equipment and business up and running.

Commercial Lending's special Construction Loan for Assisted Living Facilities offer:

- **Loan Amounts:** \$10MM minimum, No max
- **Loan to Cost** – 75% (LTC)
- **Term:** 5-7 Year Construction to mini-perm
- **Amortization:** First 2 Years (construction phase) is Interest only, after that amortization varies by strength of project but most projects will receive 25 year amortization period.
- **Rate:** Variable or Fixed options Variable is WSJ Prime plus roughly 250bp ... or ... Fixed rate range is 6-7%
- **Prepayment Penalty:** None
- **Recourse:** Some Personal Guarantee typically required however this is negotiable depending on strength of deal.
 - Sponsor can also “Buy Down” the recourse with higher Equity Participation (lower LTC)

Loans that pay dividends for your business.

We have all types of loans for assisted living facilities and financing for medical office buildings. Development loans, construction loans, commercial business loans and Assisted Living Facility Purchase loans. Business loans for medical office buildings and assisted living when combined with a small business loan or with equipment financing is our specialty and we get them done even when banks have said NO!

Code: [DdAhot220](#)

PROGRAM 2

SBA, CONVENTIONAL, FHA AND FANNIE MAE financing all over the United States for many types of Senior Living Properties to meet the needs of our aging population.

***Rates starting at 3.25%**

****FHA PROGRAMS AT BOTTOM OF PAGE**

Loans from \$500,000 to (No Loan Limit)

Purchase- Up to 83% LTV

Refinance- Up to 80% LTV

New Construction-

- Up to 80% LTCost (HUD)
- Up to 75% LTC- Conventional

Rehabilitation- Up to 83.3% LTCost

- **Skilled Full Care Nursing Facilities**
- **Assisted Living**
- **Independent Living**
- **Senior Housing**
- **Adult Day Care**
- **Hospitals**
- **Other specialty care facilities**

Locations: Nationwide All 50 states

Amortization: 20,25,30,35, and 40 years

FHA construction loans convert into a 40 year, fully amortizing fixed rate loan

Loan-to-Value: 70-83.3% LTV

Debt Service: DSCR on healthcare properties is as low as 1.2%

Non-Recourse: Recourse loans usually not required except for SBA Loans and construction

(NO PERSONAL LIABILITY AND NO PERSONAL TAX RETURNS)

Assumable: Yes, subject to lender approval

LOAN PROGRAMS

(1) Healthcare Acquisition or Refinance - HUD 232-223 (f)

\$4 MM minimum Loan no maximum

Healthcare New Construction or Rehab - HUD 232

FHA Sr Assisted Living Sizing Spread Sheet- (Excel)

Fannie Mae Senior Living Housing

\$2 MM minimum loan no maximum

(2) Fannie Mae Seniors Housing Financing Information

(3) **SBA Assisted Living** *\$500,000 minimum loan*

- SBA 7a Loans (\$5 MM maximum loan amount)
- SBA 504 (Maximum Loan \$12 MM)
- MUST BE OWNER OPERATED
- Up to 90% LTV

(4) **Conventional** \$1 MM minimum

Code: [NCP SLALNW](#)

HOTELS FINANCING

DEBT

Bridge Financing

Short to medium term capital for hotel acquisitions and recapitalizations of existing assets. Ideal for transitional, non-stabilized assets with a value-add component or situations where a quick closing with surety of execution is needed. Bridge loans typically include, but are not limited to, opportunistic investment transactions for mispriced assets with substantial upside through turnaround situations, discounted payoff and discounted note acquisitions.

NOTE FINANCING

First mortgage capital for hotel owners or investors to maximize returns through the acquisition of distressed debt secured by hospitality assets. Help a sponsor looking to acquire a distressed note to get to the asset in the most expedient manner, or to work out the loan to maximize the investment return.

MEZZANINE DEBT FINANCING

Mezzanine debt to give a sponsor greater proceeds and go higher on the capital stack (LTV) than what senior conventional debt would allow. Mezzanine loans are typically secured by second liens on real estate or by partnership and limited liability company interests. They are ideal for opportunistic purchases to minimize the direct common equity required, recapitalizations, financing PIPs and refinances where the principal amount currently owed is higher than what senior debt loan commitments can be obtained.

DISCOUNTED PAYOFF (DPO) FINANCING

Short to medium term first mortgage capital to sponsors repurchasing their existing debt at a discount to "right size" the amount of debt on the asset.

FIRST MORTGAGE BRIDGE LOAN PROGRAM REQUIREMENTS

- **Eligible Collateral:** Typically branded, interior corridor, limited, select, and full service hotels with between 75 and 300 keys, and note purchases secured by same.
- **Eligible Locations:** Continental U.S.
- **Purpose:** Purchase, refinance, discounted payoff, recapitalization, construction completion, note purchase, etc.
- **Transaction Sizes:** \$1 million to \$20 million, higher on a case by case basis.
- **LTV:** Up to 70% of "as-is" appraised value or actual purchase price.
- **Security:** First mortgage lien on the subject property(s), assignment of all permits and approvals, assignment of leases, UCC filing, or assignment and security interest in same on note purchases.
- **Ownership:** Single asset, special purpose entity.
- **Commitment Deposit:** 1% of loan amount (minimum \$15,000) payable upon acceptance of Loan Commitment for full underwriting, due diligence, site inspection, 3rd party reports, legal, title work, document preparation, comfort letter, and closing costs.
- **Prepayment:** 6 month interest guarantee.
- **Interest Rate:** Rates starting at 9.9% interest only.
- **DSC / Debt Service:** <1 based on interest only acceptable with quality pro-forma & turnaround plan
- **Recourse:** Full personal guaranty of sponsors. Non-recourse available with compensating factors.
- **Loan Term:** 1–5 yrs.
- **Reserves:** Real estate taxes, hazard insurance, replacement reserves, and mortgage interest may be required.

- **Underwriting Considerations:** Heavy emphasis on new equity capital to be funded in connection with loan or additional collateral, concentration on value creation, market analysis, sponsorship, and exit strategy.
- **Third Party Reports:** MAI Appraisal, Phase I environmental, feasibility and others if required or ordered by Lender at expense of Borrower.
- **Closing Time:** 2 to 3 weeks from receipt of full package, application acceptance and deposit remittance.

Code: **HCDL193a**

PROGRAM 2

Partners with owners by injecting capital into hotel real estate and taking a passive preferred equity ownership stake.

Preferred Equity Program Requirements

- **Eligible Collateral:** Typically branded, interior corridor, limited, select, and full service hotels between 75 and 300 keys, and note purchases secured by same.
- **Eligible Locations:** Continental U.S.
- **Purpose:** Purchase, refinance, discounted payoff, recapitalization, construction completion, note purchase, etc.
- **Transaction Sizes:** Typically \$1,000,000 to \$10 million, higher on a case by case basis
- **Ownership:** Single asset, special purpose entity.
- **Preferred Equity Return:** Typically a current pay rate + a percentage of ownership and associated cash flow that varies according to project plan & available cash flow.
- **Minimum Levered IRR target:** Varies per transaction.
- **Minimum NOI %:** Depends on market/property type/brand/etc.
- **Commitment Deposit:** 1% of preferred equity amount (minimum \$20,000) payable upon acceptance of Preferred Equity Term Sheet for site inspection, 3rd party costs, legal and closing costs. Any remainder credited at closing, or refunded in the event the deal is not approved.
- **Buy/Sell Agreement:** To be defined in the operating agreement
- **Preferred Term:** 3–5 yrs.
- **Reserves:** Real estate taxes, hazard insurance, replacement reserves, and mortgage interest may be required.
- **Underwriting Considerations:** Heavy emphasis on value creation, market analysis, sponsorship, and exit strategy.
- **Third Party Reports:** MAI Appraisal, Phase I environmental, feasibility and others if required at expense of Sponsor.
- **Sponsor Promote:** Occurs after specified IRR hurdles are met and tiered based on the success of the investment.
- **Closing Time:** As early as 30 days from receipt of full package, application acceptance and deposit remittance.

PROGRAM 3

We can provide the best hotel financing for properties worldwide. Loan amounts on hotel loans can range from \$500,000 to \$1.3 billion. Fixed rates on hotel loans are also available as well as hotel loans with adjustable rates. Debt coverage ratios for hotel loans start at 1.10 and up.

HOTEL PROGRAM PARAMETERS

Loan Term: Loan maturities are normally ten years. Other maturities will be determined based on your specific case.

Loan Amortization: 25 and 30 year amortization

Debt Service Coverage Ratio (DSCR): DSCR of 1.35:1 dependent upon property type, physical condition, age, location and competitiveness of market position

Loan to Value Ratio: Up to 70% with Limited Service or up to 80% with Full Service of MAI appraised value conforming to FIRREA and USAO guidelines and up to 75% with limited service or up to 85% (full service) of loan to acquisition cost (if applicable).

Loan Escrows: The borrower will typically contribute monthly to an escrow account for real estate taxes and property insurance. The borrower will usually also establish a monthly capital replacement escrow reserve equal to the greater of I. 4 % of gross revenues or II an amount to be determined by DBMC on the basis of an engineering report and DBMC's site inspection. These reserves may be waived or capped depending on your situation.

Code: **THLHLWLDW1**

PROGRAM 4

Non-Recourse - Purchase:

- \$3 MM and up loan amounts
- 5-10 year term
- 15-30 year amortization
- DSC 1.5
- 70% LTV
- Flagged
 - Limited & Full Service, Extended Stay
- Experienced operators

Recourse

Purchase - \$500 K Minimum Loan

A. Purchase existing operating property

May include:

- . Land / Building / Equipment / Good Will
- . Operating Capital
- . Existing business

B. Up to 85% CLTV

SBA loan

\$500 K to \$15 MM

C. Requires a Star Report

Refinance

- A. Rate and term
- B. Cash out
- C. Requires a Star Report
 - **Construction** - \$3 MM minimum
 - Land purchase
 - Construction cost
 - Equipment

Interest only
One time close - construction to permanent loan
Requires a Star Report and Feasibility Study

Bridge and Rehab Loans (for non-stabilized properties)

1. Purchase
2. Rehab
3. FOREIGN NATIONALS

Code: **NCPHM**

COMMERCIAL REAL ESTATE FINANCING

Texas

\$100,000 to \$10,000,000

- 1-4 Family Investor Rehab Loans

Premier Borrower Plan:

- Min. 660 Credit Score, 2 mo. bank statements & paystubs (if employed) & last 2 yrs. tax returns
- Interest Rate: 12%
- ARV: Up to 70%
- Prepayment Penalty: None

Typical Borrower Plan:

- No Min. credit Score, 2 mo. bank statements & paystubs (if employed)
- Residential Interest Rate: 13% - 14%
- ARV: Up to 70%
- Prepayment Penalty: None

Multi-Family or Commercial Property Loan

- Commercial Interest Rate: 14%-16%
- ARV: Up to 70%
- Prepayment Penalty: None

Code: **D10MHLC**

PROGRAM 3 TEXAS

We Finance: Raw Land and Commercial Properties!

Property Type: Land and all commercial properties. Residential loans in the Dallas market

- **Loan Size:** \$100,000 up to \$2,500,000+
- **Loan Term:** 12 months - Extensions are available

- **Interest Rate:** 14-17%
- **Amortization:** Interest-only Monthly Payments
- **Loan-to Value:** Up to 65%
- **Closing Terms:** We can close in 5-7 business days

Code: DELCOM13

BRIDGE LOANS

Types of Loans: First Trust Deeds only

Types of Properties: Apartments, non-owner occupied houses, industrial, commercial and special purpose properties

Location: California only

Loan Amounts: Typically from \$250,000 to \$12,500,000

Interest Rates: 7.9% to 9.9% interest only

Loan Maturities: 12 months with extensions available

Loan to Value: Up to 60%

Closing Costs: Standard third party costs such as title and escrow

Property: Apartment, Office Building, Industrial, Retail, NOO Homes and Hospitality

Code: LbridgeOFCA

PROGRAM 2

Loan Amount Nationwide*: \$1,000,000 to 20 Million+

*California Hard Money: \$200,000 to \$20 Million+

Interest Rates depending on equity: 8% to 13%

Terms of 1, 2, 3 and 5 yrs.

Up to 70% Ltv (75%+ on loans \$2MM+)

Origination fees 3 to 6pts

Most hard money loans are recourse

Property: Office Buildings - Apartment Complexes - Senior Housing -Mixed Use Properties - Hospitality - Self Storage - Industrial Buildings (Light) - Retail Shops - Strip Malls - Shopping Centers - Automotive (no in-ground lifts) - Almost any income generating commercial property

Common uses:

Purchase Loan - Note Purchase - Pre-Construction - Add Value - Repositioning -Partner Buy-Outs -
Tenant Improvements - Debt Consolidation - Pay Tax Authorities

Code: CAACF3001

CONVENTIONAL CONSTRUCTION FINANCING

Conventional Construction Loans (\$2 MM minimum loan amount No Maximum)

Up to 80% LTV (*Completed Value not cost) | Senior Living and Assisted Living facilities | others – Contact us for details

Rehab -Up to 65% ARV (*Completed value not cost) | Sr. and ALF | Multifamily | Hotels and Motels Must be flagged / Full service only | Terms- 12 months to 25 years

- Interest only during construction / Amortization after completion | Geographic Locations / Major metropolitan areas in US only | Loan Type – Structured as first loan | Monthly Draw |* Loan amounts based on pro-forma stabilized value.

Code: NCPCON13V

PROGRAM 2

Conventional Financing for Commercial Construction loans Nationwide. From \$500,000 to 50M + and Up to 100% LTC - 75% - 80% LTV.

Property types and Locations

- Most Commercial property types are considered
- Must be in the path of growth
- Greater than 15,000 population is preferred
- Commercial "for lease" properties - Apartment - Assisted care - Self Storage
- Mobile Home Parks - Warehouse - Office - Retail - Medical
- Single tenant considered on case-by-case basis

The Offer

- Prime plus .5 - 1% - 12 - 18 month construction term
- One time close
- Converts to 3 yr. mini or 10yr perm - at the end of construction
- 2-3% lender fee
- Property must underwrite at 1:1 ratio at closing | Typical year pre-pay penalty

Typical Borrower Profile

- Builder - Developer - Investor
- Experienced Professional

- Requires strong borrower - credit - net worth - liquidity
- Has several projects in the works | Bad credit will not be turned down if you have cash in the deal

Next Steps

- Executive summary - explaining the deal on paper | Location map | Fixed price construction contract
- Pro-forma projections | Current Financials - last 3 years personal and corporate tax returns
- Resume of principals | Purchase contract | Architectural renderings

These are the straight forward construction finance guidelines for properties such as Mobile home parks, self-storage, apartments, retail strip centers, warehouse, office and assisted care facilities Nationwide.

Code: **DM155LCC**

LAND

We Finance: Raw Land and Commercial Properties!

Lending Area: Texas

Property Type: Land and all commercial properties. Residential loans in the Dallas market

Loan Size: \$100,000 up to \$2,500,000+

Loan Term: 12 months - Extensions are available

Interest Rate: 14-17%

Amortization: Interest-only Monthly Payments

Loan-to Value: Up to 65%

Closing Terms: We can close in 5-7 business days

Code: **DELCOM13**

PROGRAM 2

RAW LAND- Eligible Properties: Purchase - Refinance - Cash out - Bank owned, REO properties, ballooning notes, Trust deed, mortgages

- **Minimum Loan Size:** \$500,000 - \$5,000,000
- **Pricing:** 12.99% - 14.99% Interest only - 6% - 8% Origination points (paid at closing)
- **Loan Terms:** 12 - 36 months from initial investment
- **Prepayment Penalty:** None
- **Personal Guarantees:** NO - Non-recourse format
- **Loan-to-Value:** 50% AS-IS maximum LTV- As completed LTV is not typically considered
- **New Equity (cash) Requirements:** Typically no new cash for Refinance or cash out - Purchase minimum - 40% of total purchase price

Third Party Reports: Appraisal - Collateral value opinion

Reliable Phase I environmental report (older report can be used if property does not display obvious

signs)

DML Property inspection (required)

ALTA land survey

Preliminary Submission Package for Residential Land Loans:

1. Well written summary of the property description, current entitlement status and goals
2. Representative color aerial photographs - (6 - 7 preferred)
3. Sources & uses
4. Sponsor(s) resume

Code: **DM155RLan**

PROGRAM 3

Joint Venture Land Loans

Eligible Properties: Bank owned, REO properties, stalled residential subdivisions, ballooning notes, overleveraged properties, discounted notes from banks, thrifts, pension funds, etc.

Minimum Loan Size: \$2,000,000 - \$10,000,000+

Pricing: Target IRR 25%-35% - includes management fees, with an upside potential

Loan Terms: 12 - 48 months from initial investment

Prepayment Penalty: None typically

Personal Guarantees: NO - Non-recourse format

Loan-to-Value: 55% AS-IS maximum LTV- As completed LTV may be considered on a case-by-case situation

New Equity (cash) Requirements: NO 100% financing - Developer - Minimum new equity CASH injection 10% - 20% of total projected cost

Third Party Reports:

Appraisal - Collateral value opinion

Reliable Phase I environmental report (older report can be used if property does not display obvious signs)

DML Property inspection (required)

ALTA land survey

Preliminary Submission Package for Joint Venture Land Loans:

1. Property description, address, & current debt structure
2. Well written summary of the goals
3. Representative color aerial photographs - or older appraisal
4. Pro-forma
5. Sources & uses
6. Sponsor(s) resume

Code: **DM155JVLan**

PROGRAM 4

Hard Money Land

Eligible Properties: Purchase - Refinance - Cash out - Bank owned, REO properties, Stalled PUD's, ballooning notes

Minimum Loan Size: \$1,000,000 - \$15,000,000+

Pricing: 12.99% - 14.99% Interest only - 5% - 8% Origination points (paid at closing)

Loan Terms: 12 - 36 months from initial investment

Prepayment Penalty: None

Personal Guarantees: NO - Non-recourse format

Loan-to-Value: 50% AS-IS maximum LTV- As completed LTV is not considered

New Equity (cash) Requirements: NO 100% financing - Developer - Minimum new equity CASH injection 10% - 20% of total projected cost

Third Party Reports:

Appraisal - Collateral value opinion

Reliable Phase I environmental report (older report can be used if property does not display obvious signs)

DML Property inspection (required)

ALTA land survey

Preliminary Submission Package for Joint Venture Land Loans:

1. Property description, address, & current debt structure
2. Well written summary of the goals
3. Representative color aerial photographs - or older appraisal
4. Pro-forma
5. Sources & uses
6. Sponsor(s) resume

Code: **DM155HMLan**

NATIONWIDE

Loan Parameters for Commercial Properties

Loan Size: \$50,000 to \$50,000,000

- Loan Size: \$50,000 to \$50,000,000
- Lending Area: CA / Nationwide
- Term: 1-3 Years
- Property Type: All Commercial Properties Including Multi Family & Mixed-Use
- 1st & 2nd Trust Deeds
- Interest Rates: 8.5%-12% (Rates influenced by LTV & collateral type)
- Loan to Value: Up to 60%
- Amortization: Interest Only & Principal and Interest Available
- Origination Fee: 2%-4% Taken at Closing From Loan Proceeds
- Closing Terms: Closings in as Quick as 5 Business Days
- No Up-Front Fees: Unless Appraisal or Phase 1 is Needed

Code: **BLCComUS**

PROGRAM 2

Fast Funding on all types of projects

- Income Properties
- Short Term Bridge Loans
- Refinance and or cash out
- Hotels, office building, gas stations
- Funeral homes and restaurants
- Raw land
- Construction loans
- Acquisition and development

Terms

- Loans from 500K to 20MM
- Can provide commitment letters in 24hours
- Fast closing
- Short term to long term financing
- Aggressive rates

Loan Requirements

Guidelines come down to the asset details, we need to have a loan to value ratio that makes sense in order to lend on. No pages of forms, just need the details, and the loans needs to make sense.

- No credit requirements
- No income requirements
- No prepayment penalty
- No strict guidelines
- Loan must be transparent

Code: [JNW752wld](#)

DEBT, EQUITY AND JOINT VENTURES

Joint Venture/Preferred Equity Financing

Seeking to make passive, preferred equity investments. Funds can be used for:

Complete real estate developments
 Reposition properties
 Pay down existing financing
 Take advantage of special opportunities
 Acquire troubled real estate
 Acquire mortgage debt at a discount
 Buy out partners

THE INFORMATION BELOW PROVIDES A GENERAL OUTLINE OF OUR JOINT VENTURE/PREFERRED EQUITY PROGRAM.

Investment Amount: \$500,000 minimum, no maximum

Investment Structure: Preferred membership interest in the development entity

Preferred Return: 12% per annum, cumulative from investment date

Common Interests: We receive a 40-50% common membership interest in the development entity for a nominal amount, in consideration for our investing in your project.

Sponsor Contribution: Approximately 15% to 20% of our equity investment for which the sponsor receives a preferred interest similar to ours, but subordinate to our interest.

Development Entity Distributions: Net cash flow from the operation and resale of the project will be applied in the following manner:

- a) Pay debt service on any project-related loans;
- b) Pay cumulative preferred return on our preferred membership interest
- c) Redeem our firm's preferred membership interest;

Term of Investment: Maximum 5 years

Product Types: All real estate, except land

Market: Nationwide

Decision Making: Major decisions (e.g. termination of manager, sale, or refinance) require our approval

Recourse: Non-recourse, except for standard carve-outs. A completion guaranty may be required on major development or rehab projects

Closing: Typically, 4 weeks. However, as fast as 10 days from the date of receipt of all requested due diligence items.

Underwriting Requirement: All final submissions must include an Argus Valuation-DCF data file. If you (or your client) have not modeled your submitted project in Argus Valuation-DCF, you must engage us or a third party to model your project. However, on a preliminary basis, please feel free to submit your proforma in any format.

Code: **NLJVEQNW**

PROGRAM 2

Joint Venture Financing

Joint venture financing is similar to a partnership in that it must be created by agreement between the parties to share in the losses and profits of the venture. Even though our clients may not start out looking for partners, they recognize the value of sharing equity over "straight" debt financing. As a result, through joint venture financing, our Clients can reduce the amount of their personal capital at risk but still focus on the goal to get their project funded. In some cases, joint venture financing may be the only way to get the project funded.

ELIGIBLE PROJECTS

We will consider Multifamily, Retail, Industrial, Office, Residential Development, Hospitality and Condominium projects for the following types of investments:

- Development
- Recapitalizations
- Renovations
- Acquisitions
- Refinance

ELIGIBLE PROPERTY LOCATIONS

We work on projects in all 50 states as well as internationally

DEAL SIZE

\$10,000,000 to \$1 Billion+

HOLDING PERIODS

1-5 Years. Project durations will affect risk adjustments in pricing

INVESTMENT AMOUNTS

Amounts up to 100% financing

TARGET PROFIT PARTICIPATION

Depending on project dynamics, sponsor suitability and deal structure lender will target between 25% and 75% profit participation

Code: **VETJV106Nw**

PROGRAM 3

Equity Participation

Capital can be arranged for equity financing according to the following underwriting guidelines:

ELIGIBLE PROJECTS

Multifamily, Retail, Industrial, Office, Residential Development, Hospitality, Student Housing, and Condominium projects for the following types of investments:

- Development
- Recapitalizations
- Renovations
- Acquisitions
- Refinance/Cash-Out

ELIGIBLE PROPERTY LOCATIONS

All 50 states and internationally

MINIMUM DEAL SIZE

\$2.0M

HOLDING PERIODS

1-5 Years. Project durations will affect risk adjustments in pricing

INVESTMENT AMOUNTS

Up to 95% of the required equity amount. We like to see sponsor contributions of between 5% and 10%

TARGET RETURNS

Depending on project dynamics, sponsor suitability and deal structure lender will target between 15% and 49% returns

DEAL STRUCTURE

Preferred return: 8-12%

Tiered Returns: Ownership percentages are based upon mutually established hurdle rates or benchmarks designed to effect the target returns outlined above

Code: **VETEQ106Nw**

PROGRAM 4

Joint venture equity, preferred equity, mezzanine debt, and participating debt to qualified operating partners for acquisition, repositioning, development, note purchases, or recapitalization of commercial and residential real estate. Due to the discretionary nature of our funds, we can respond quickly to investments and close on an expedited basis.

General investment parameters:

- **Transaction Size:** Up to \$50,000,000
- **Investment Amount:** Up to \$8,000,000
- **Investment Percent:** Up to 100% of required equity capital
- **Investment Horizon:** Up to 8 years
- **Preferred Return:** 9% to 15%
- **Operating Partner Promote:** Reflects project characteristics
- **Investment Location:** Western United States
- **Product Type:** All Product Types

Investment Type: Value Add Acquisition
Recapitalization
Bank Note Purchase
Sale Leaseback
Repositioning
Ground up Development

Code: **HCNW8989**

HARD MONEY COMMERCIAL

Rates Starting at 8.99%

300 FICO OK! Foreclosure OK! Bankruptcy OK!

NO-FICO SCORE REQUIRED

- 2 – 5 – 30 YR Fixed Programs
- Interest Only Programs
- Self Employed / Stated – OK
- Stated Income / Stated Assets
- Bad Credit – OK
- Bankruptcy – Foreclosure – OK
- Owner Occupied / Investment Properties
- 1st and 2nd Programs
- 65% - 70% LTV
- 6 – Months Delinquent – OK
- H.E.L.O.C Programs
- No – Prepay Available
- 10 – Day Funding
- **CA Properties Only**

Property Types: Commercial / Office | Medical / Dental | Industrial | Multi-Units / Apartments | Strip Centers / Retail | Land / Construction | Commercial Construction | Investment Property | Self-Storage | Mixed Use | Hospital | Hotels & Casinos

Code: **LF1556CA**

HAWAII AND COLORADO

HAWAII

Pricing and Terms: Rates vary by the type of Hawaii property and the length of the loan. Rates vary from 12% — 15%. Fees range from 2% — 5%. Loan to value can range up to a maximum of 70%. Loan amounts range from \$50,000 — \$3,000,000 and vary depending on type of Hawaii property, location and the condition of the property. All of our Hawaiian hard money loans are interest only payments throughout the term of the loan, however there are some cases where the payments are built into the loan.

Flexible prepayment terms on each loan and they vary depending on the length of the loan. First mortgage loans only. All loans can come with an extension clause just in case plans are taken off

course. General pricing and guidelines may vary with every deal, so please call to discuss.

Areas Served: loans with real estate as collateral in the following areas in the Hawaiian Islands: Maui, Kauai, Oahu and the Big Island.

Property Types:

Hawaii second homes, rental properties, multi-family properties and residences, resort properties, commercial properties and warehouses, mixed-use properties, gas stations, apartment buildings and complexes, storage facilities, RV parks, industrial properties, restaurants, convenience stores, strip centers, office buildings, retail stores and locations, raw land

COLORADO

Loans on all types of commercial and residential investment real estate. We only fund first position loans on all property types. Colorado hard money loans are generally more expensive than conventional financing due to the increased risk factor to the lender. Affordable, flexible, and out-of-box lending solutions when an institutional or conventional Colorado loan is not an option.

Pricing and Terms: Rates vary by the type of Colorado property and the length of the loan. Rates vary from 11% — 13%. Fees range from 2% — 5%. Loan to value can range up to a maximum of 70%. Loan amounts range from \$50,000 — \$3,000,000 and vary depending on the type of Colorado property, location, and the condition of the property. All of our Colorado hard money loans are interest only payments throughout the term of the loan, however there are some cases where the payments are built into the loan.

Flexible prepayment terms on each loan and they vary depending on the length of the loan. First mortgage loans only. All loans can come with an extension clause just in case plans are taken off course. General pricing and guidelines may vary with every deal, so please call to discuss.

Areas Served: Colorado loans with real estate as collateral in the following areas in the Colorado: Front Range, I-70 Corridor, and Mountain Towns.

Property Types: Colorado second homes, rental properties, multi-family properties and residences, resort properties, commercial properties and warehouses, mixed-use properties, gas stations, apartment buildings and complexes, storage facilities, RV parks, industrial properties, restaurants, convenience stores, strip centers, office buildings, retail stores and locations, raw land

Code: **HCLDW238**

PROBATE – CALIFORNIA ONLY

Immediate financing to heirs of probate estates and trust beneficiaries. We make this loan process as easy and as least complicated as possible by dealing directly with the Client and their Attorney/Executor

of the Estate. Commonly known not to incur any monthly payments to the loan applicant, the loan is straightforwardly paid by the probate estate once the probate process concludes, and heirs get to keep the remaining funds. We help the estate with funds to help meet its financial obligations.

ATTORNEY / EXECUTOR OF THE ESTATE

Being the personal representative to administer the estate of the decedent, we will help in the easy process of your client's application to quickly get the desired cash inheritance. We immediately advise what the required paper work and documentation is needed, we help produce for you any court requirements during the lengthy probate case. We will work hard to assist all parties involved with financial obligation debts.

A loan specialists who has experience dealing with probate cases will work with you in every step to help satisfy your client's needs from start to finish.

FINANCING

As long as the client/heir's probate case is either currently open or in the process of being opened, we will help to make sure you get your cash inheritance in a matter of days from the time of your application. Our terms and costs vary depending on how complex the probate case is and how long it will take for the estate's assets to be distributed. The loan advance for cash inheritance can go up to \$2,000,000.00 - depending on the assets in the estate and inheritance's size. To inquire more about our probate loans, or apply for Probate Financing, please send an email to funding@gainfs.com.

Code: **PROBCA7515**

FINANCING FOR LAWYERS | ACCOUNTANTS AND INSURANCE

Financing for Professional Services Practices is available right now. Financing for Attorney Practices, Accounting Practices, Engineering Practices and Insurance Practices using special loans designed for these types of businesses. Service professionals are busy people that need and deserve special services.

An easy step by step approach that leads to success for the professionals we assist. With 85-90% financing for lawyers and other loans for accounting practices we are helping build and grow all kinds of practices from Atlanta, GA all the way to Phoenix, AZ and across this great nation.

We meet the needs of our client by providing them with:

OUR PROGRAMS OFFER:

- » Some of the lowest rates, fixed for extended periods.
- » 85-90% financing for medical practices of all types
- » Terms for fixed rates from 5 – 10 years
- » Add real estate to you medical loan and get up to 25 year amortization
- » Low and flexible prepayment penalties with the ability to buy down the term
- » Low overall loan costs and -0- due diligence fees!

Available in Atlanta, GA; Phoenix, AZ; or any other major city in the USA

Loans can be used for:

DEBT CONSOLIDATION LOANS FOR ATTORNEY, ACCOUNTANT, ENGINEER AND INSURANCE PRACTICES:

Use our professional service practice loan to consolidate many different loans including lingering college tuition and loans used to upgrade equipment and loans used to finance the purchase other practices. This business loan is a great way to solidify your professional services practice.

90% FOR PROFESSIONAL SERVICES PRACTICE ACQUISITIONS:

Use Practice Acquisition Financing for service professionals to finance the purchase of other practices or to finance the buyout existing partners. As a general business lender, we are very familiar with the time lines involved with sensitive business purchases!

EXPAND, UPGRADE OR REMODEL OFFICE BUILDING:

Is it time for an upgrade? Financing to update an entire office or to finance the expansion or remodel of an office building. Purchase more modern equipment or purchase a larger building as part of financing a practice acquisition. Special financing for attorneys, accountants, engineers and insurance practices helps create efficiencies in the system and lower costs for all of us. We are proud to offer financing for professional services practices.

BUILDING PURCHASE LOANS FOR PROFESSIONAL SERVICES PRACTICES:

Buying a building? It's no problem for us. We have the capital that professionals need to get the type of facility specific to their need.

We have all types of loans for attorneys, accountants, engineers and insurance practices and we know how to finance a professional services practice. Business loans for attorneys, accountants and insurance practitioners are not specialized but servicing a professional service practice is a specialty.

From Atlanta, GA to Phoenix, AZ and all across this nation we help attorneys, accountants, engineers and insurance practices by providing business loans that fit their needs. Business loans for professional service practices of all sizes are right here and we stand ready to serve with a commitment of quality and integrity to all of our customers.

Code: **DdALAI230**