



Private Money Financing – Note Financing Programs

\$1,000,000 TO \$25,000,000

Financing for the acquisition of both performing and non-performing mortgage loans. Many financial institutions in an effort to avoid the time and expense associated with the foreclosure process are willing to sell underperforming loans at a discount. There are few lenders willing to finance note purchases due to the complicated nature of distressed debt situations as well as the fact that such financing is not secured by a direct first mortgage. We can provide flexible and timely financing to small and medium sized investors acquiring distressed debt secured by commercial real estate.

- Financing amount: **\$1 Million to \$25 million** per loan
- Pricing: Rates and fees adjusted for risk and leverage
- Term: Up to 3 years
- Eligible loan types: Typically secured office, industrial, multi-family, and retail properties and fully entitled land
- Recourse: Recourse to Principals
- Geographic area: Southwest
- **Commercial only** – No Single Family Residence
- Timing: during the loan sale process there is sufficient time to close once an agreement to buy the debt has been reached

Code: **ARRC9621NP**

\$1,000,000 TO \$60,000,000

We give our commercial real estate investors the ability to take advantage of every opportunity in the market place. With up to 100% financing for note purchases, discounted note buy-downs and nonperforming note purchases, we can assist commercial real estate investors with just about any transaction.

The program is completely flexible. With terms that include debt and equity participation. In some cases the structured financing can be very creative and even alleviate or eliminate payments for the first year while the property is stabilized. **We do not want 'redevelopment' deals**, we are looking for commercial and multifamily real estate assets that can be repositioned or managed and stabilized over time.

UP TO **100%** NOTE PURCHASE FINANCING PROGRAM:

- No upfront fees National coverage.
- Zero cash down for qualified transactions.
- Transactions starting at **\$1,000,000** Maximum transaction **\$60,000,000**.
- All **commercial property** types considered.
- Our Joint Ventures can be completed in 10 days.
- Must have a clearly defined plans and experience with the property type.

PROPERTY TYPES:

- Multifamily Developments 35+ units
- Apartment Communities 35+ units
- Commercial Shopping Centers
- Retail Shopping Centers
- Office Buildings – High-rise and Midrise
- Office Complex - Low rise and Midrise
- Office Warehouse - Multi-unit/Light Industrial/Investor only

Loans available in all 50 states! Preferred markets include the top 21 markets in the Standard & Poor's Case Shiller Index – Boston, Chicago, Denver, Las Vegas, Los Angeles, Miami, Fort Lauderdale, Orlando, San Diego, New York, San Francisco, Phoenix, Atlanta, Tampa Bay, Detroit, Minneapolis-Saint Paul, Charlotte, Dallas / Fort Worth, Portland, Seattle, Cleveland, Oklahoma City, Jacksonville, Indianapolis, Nashville, Kansas City, Louisville, Milwaukee, New Orleans, Philadelphia, Raleigh, Sacramento, Salt Lake City, San Antonio, San Jose, Saint Louis, Tucson, Austin, Baltimore.

Code: **DVAMNP03**

\$1,000,000 TO \$15,000,000

Note purchase loans in amounts from **\$1 million to \$15 million** per asset (larger loans considered on a case-by-case basis). All note purchase loans are kept on our balance sheet and serviced in-house.

TYPICAL DISTRESSED DEBT SITUATIONS

- Single loan purchases
- Small loan pool purchases
- Buy – Liquidate: Transactions in which the distressed debt buyer looks to quickly foreclose, then sell the underlying commercial property
- Buy – Hold: Transactions in which the distressed debt buyer looks to quickly foreclose, then own and operate the underlying commercial property

NOTE PURCHASE LOAN TERMS

- Advance rate: Up to 70% of the loan acquisition cost (typical is 60-65%)
- Financing amount: \$1 million to \$15 million per loan (larger financing requests considered on a case-by-case basis)
- Future Funding: For lease-up costs
- Pricing: Rates and fees adjusted for risk and leverage
- Term: 3-5 years
- **Eligible loan types:** Typically secured office, industrial, multi-family, retail, or self storage properties
- Recourse: Typically non-recourse with standard carve-outs
- Timing: during the loan sale process to ensure there is sufficient time to close once an agreement to buy the debt has been reached

BENEFITS OF DISTRESSED DEBT FINANCING

- Non-recourse
- Faster than a conventional lender
- Highly experienced team to assist in closing complicated distressed debt transactions
- Focus on single loan and small loan pool purchases
- Debt financing provides capital to acquire more debt assets and leverage returns
- Upon foreclosure, a note purchase loan automatically converts to a value-add / mini-perm loan to provide the necessary time to stabilize the property

Code: **CAP1010A**

NOTE FINANCING COLORADO

We offer buyers of first mortgage real estate secured Promissory Notes and Deeds of Trust the opportunity to finance their purchase using a bridge loan program. This Note Purchase program assists its borrowers to take advantage of today's opportunities to pick up assets at discounted prices.

NOTE PURCHASE TERM SUMMARY

- Up to 60% of purchase price of Promissory Note and Trust Deed.
- Location: **Colorado Only**

- Loan amount: \$250k-\$4,000,000
- Performing and non-performing Notes considered.
- Stabilized and non-stabilized properties considered.

- Loan term of one to two years with option to extend possible.
- Interest rates between 10% to 11.5% payable interest only.
- Additional funding for property improvements, leasing commissions, and tenant finish possible.
- Loan fees between 2% to 4%

Code: **MTSHM01**

MINIMUM 250K

Are You Presently Collecting Payments on a Mortgage? Are You in Need of Cash, and Would Like to Sell Part or All of Your Mortgage?

If So, We Can Help... Whether you are looking to sell part of your Mortgage Note because you are in need of a small amount of cash, or whether you would like to cash out your Mortgage Note in its entirety, we have numerous programs that can help you with your immediate cash needs. Mortgage Note Purchase and Financing Options:

- Full Purchase - The purchase of a Mortgage Note in its entirety
- Partial Purchase - The purchase of a specified number of future payments
- Split Payment Purchase - The purchase of a specified monthly amount
- **Financing 70% LTV (80% case by case)**
- **Loan amount minimum 250k above**

Your Options Are Unlimited...

- **Mortgage Notes | Deeds of Trust | Land Contracts**

We Finance Mortgage Notes, Deeds of Trust, and Land Contracts in all States. We also purchase mortgages on the following property types.

- **Single Family Residences | Multi-Family Units | Mobile Homes | Condominiums / Townhomes | Land (improved and unimproved) | Commercial Properties**

Code: **CFL498102**

NOTE FINANCING MICHIGAN - \$1,000,000 TO \$10,000,000

Specializes in providing short-term bridge financing for individuals seeking to pay off a commercial real estate secured note – ideally at a significant discount. We can provide sufficient capital to pay off notes or, under some circumstances, enter into a joint venture arrangement with the borrower.

Non-traditional funding has helped borrowers:

- Avoid litigation and lender foreclosure proceedings
- Circumvent unfavorable recapitalization and bankruptcy
- Take advantage of time-sensitive discount opportunities with existing lenders by providing timely funding

Work with borrowers to:

- Solve issues outside traditional guidelines, usually allowing the borrower to retain ownership of the asset securing the loan throughout
- Originate bridge loans to allow borrowers to pay off loans, or acquire collateralized obligations directly from the lender
- Provide funding when traditional capital sources are suppressed by financial and/or regulatory constraints

Complete transactions quickly through its

- Short, non-bureaucratic decision making process
- Limited due diligence requirements
- Timely recommendations
- Fast and reliable underwriting

TYPICAL NOTE LENDING PARAMETERS

- loans secured by positive cash-flowing commercial real estate properties
- performing or non-performing loans
- 1 year term
- 1 million to 10 million
- funding up to 75% of note purchase price
- State of **Michigan Only**

Code: **ECUS456**

REO FINANCING NATIONWIDE

We currently lend in the US. Up to 65% of the purchase price leaving the borrower coming up with 35% down plus closing cost. Min purchase price of **160k for us to lend 65%** of that puts us at my min loan amount of 100k. On a Refinance we can do up to 65% of the value of the property with the same numbers as above min 160k value would get me to my 100k min loan amount.

We do not need financial, taxes, w-2's, things like that. Credit is not an issue on whether we will or will not do a loan, everything is based on the property itself. The things we need to let you know if it is something we can do is a summary form along with as many interior and exterior pictures as you can get me along with a current rent roll (if applicable)

- Quick turn-around times | All credit histories accepted
- Loans ranging from **\$100,000 to \$5,000,000**
- Loan-to-value (LTV) up to 65% | 1-3 year terms, interest-only
- Common sense underwriting | **Commercial properties only**

States we lend in: Alabama | Colorado | Connecticut | Delaware | Florida | Georgia | Illinois | Indiana | Louisiana Maryland | Massachusetts | Minnesota | New York | North Carolina | Ohio | Oregon Pennsylvania | Rhode Island | South Carolina | Texas | Utah | Virginia | Washington | Washington, DC | Wisconsin

Code: **RGD888L34**

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