



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

- 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

Hard money lending specialist that represents a multitude of private individual hard money investors who specialize in funding apartment building hard money loans in California. Our apartment hard money loans include: apartment bridge loans, apartment renovation / rehab loans, and apartment hard money refinance loans with cash-out.

Apartment Hard Money Lending Services - REO Apartment Purchase Loans Available!

- **California Apartment Hard Money Loans**
 - Purchases & Refinances with Cash-Out
 - Low Documentation Loans
 - Apartment buildings 5+ units and Commercial Mixed-use Buildings
 - Vacant Apartment Buildings
 - No and low pre-payment options
 - 6 to 60 Month Terms Available
 - All Apartment Types - Including affordable housing, section 8.
 - Up to 70% Loan to Value

- **Apartment Hard Money Loans**
 - 1st TD loans from \$100k - \$10MM+
 - 70% LTV 1st TD
 - All Credit Grades - even below 500 fico
 - 2nd TDs up to \$1MM - max 65% CLTV - case by case
 - Low Documentation Programs

- **California Apartment Bridge Financing**
 - Short Term "Bridge or Gap" Financing

 - Acquisitions with Low Fee and Rate Hard Money

 - Cash Out Refinances

 - Substantial Rehab and Affordable Housing

Lending private and hard money on apartment buildings is our main focus. We understand apartment buildings from buying a stabilized property with upside, to buying an apartment building that is owned by a bank, to rehabbing an apartment building to meet HUD's requirements and to realize a mark up to market in HUD subsidized rents, to buying a substantially vacant building. We have financed every type of apartment building hard money loan request in the state of California and we are available to finance your apartment building purchase or refinance today.

Code: LMHCxxAP

Program Highlights

- 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!

*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.

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

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.

Code: DRNx45RH

REHAB LOANS ONE INVESTOR 4 PROGRAMS

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

Rehabilitation – REHAB – Fix & Flip or Fix & Hold - Hard Money Investor Financing

Hard money rehab financing is ideally suited for investors who need fast funding or do not meet the lending criteria of conventional lenders. By using hard money rehab financing, real estate investors are able to achieve greater investment results in a shorter period of time, buy more properties and use less of their own cash. Loan amounts \$50,000 - \$1,500,000

Rehab Program Highlights:

- Short Sale and REO purchases for California
- Loans based on the After Repair Value (ARV)
- "Fix and Flip" transactions
- Fast funding
- Short term equity loans
- Simple application process
- Up front and honest loan evaluations
- Flexible exit strategy: Sell upon completion or retain as a rental
- Most lenders lend only up to 60% of the purchase price our lending goes up to 100% of the purchase price or more.
- Down payments range from 15% to 30% of the purchase price.
- Investment Property Only (No Owner Occupant Properties).

REHAB Financing is available for: Investors | Contractors | Sub Contractors | Brokers

Types of REHAB projects allowed:

- Multi- Family Dwellings | Apartments | Commercial | Single Family Residences | Duplexes
- Triplexes | Fourplexes

REHAB Budget:

- Funds are quickly released in two to three draws or can be disbursed weekly.
- As the repairs are completed, pictures of the property can be e-mail or an inspection will be made.

Vesting: Individuals | LLCs | Corporations | Trusts | Partnerships

Income Documentation Needed:

We offer equity driven investment finance and accept bank statements to stated income.

Loan Term: 12 to 60 months for rehab. *Most rehab loans written for 12 months.

Cost:

- Investor financing ranges from 3 points to 6 points.
- Rates from 9% to 14%
- Doc, prep and underwriting ranges from \$1,000 to \$1,835.

Prepayment penalty: None

Code: [GVDHMRH01](#)

PROGRAM 2

Investors, we fund rehabbing, up to 65% ARV. Sellers can use this program to extend owner financing. Private Money and Hard Money Loans are considered for funding based primarily on your ability to repay, and the type of property and its value. Down payment may be required.

No Money down Programs Available

Our members often purchase with “No Money Down.” This happens when the purchase price plus rehab money is 65% or less of the After Repair Value. These deals do exist, and you can buy with no money down, when you locate them.

PROPERTY TYPE: Residential 1-4 Family, Non-Owner Occupied. Condos case by case; must be certified. Commercial projects, call to discuss.

LIEN POSITION: First Mortgage only.

LOAN TERM: 6 Months. Case by case on extensions - will go back to underwriting for approval. Additional fees will apply.

LTV / ARV: Up to 65% of After-Repair Value dependent on area. (Some areas max 50%). Up to 100% financing.

RENOVATION FUNDS: 100% of renovation funds are typically advanced in 1 to 4 draws. No minimum or maximum on draws. Once inspector certifies work done, funds are dispersed within 48 hours.

FEES / PRICING OPTIONS: Based upon the structure of the deal, will vary on project. Closing costs are the responsibility of the borrower

INTEREST PAYMENTS: Case by case payments may be rolled into loan.

QUALIFYING DOCUMENTATION: Rehab Loan Application including:

- Credit scores do not matter however credit may be reviewed
- 3 Sold MLS Comps within 60 days or file will be declined
- Time on market for area within 180 days or file may be declined

Must show the ability to make a minimum of 6 monthly payments

LOAN DOCUMENTATION: (for each loan)

- If under a company name - Entity Documents (EIN#, Certificate, Articles of Organization/ Operating Agreement). Personal Guarantee will be required.
- Purchase Agreement (signed by both parties). | Summary of Rehab Work to be Completed (document)

Additional Information May be required

LOAN AMOUNT: No minimum. Up to \$300K, higher amount by exception. More than one deal at a time may be allowed (case by case) however, down payment may be required on additional projects

Code: [GFBRHCA40](#)

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;

Lending Area: Arizona, California, Colorado, Georgia, Hawaii, Illinois, Indiana, Maine, Massachusetts, Michigan, North Carolina, Texas, Utah, Virginia, Washington

Code: BSMK1965

PROGRAM 2

- **Loan Size:** \$200,000 to \$50,000,000+
- **Term:** 1-3 Years |
- **Lending Area:** CA
- **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

PROGRAM DETAILS

ALL TYPES OF BORROWERS

- Individuals, Corporations, LLC's, Foreign Nationals
- Spec Construction
- Non-FICO driven. Decisions based on the quality of the project

REALISTIC CONSTRUCTION PERIODS and...

- No prepayment penalties
- Refinance, or Sell the property at your leisure

FLEXIBLE DISBURSAL SCHEDULES

- Fast payments for completed line items

PORTFOLIO LENDER

- Doesn't sell its construction loans

LOANS FOR BUSINESS OR INVESTMENT PURPOSES ONLY.

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](#)

PROGRAM 6

HOME BUILDER LOANS THAT MAKES SENSE

Providing home builders with dependable access to non-recourse Construction and Acquisition & Development (A&D) loans for for-sale residential development in the bi-coastal regions of the United States. Backed by the fully-integrated financial services platform, and industry professionals with proven expertise in construction lending, coast to coast.

OVERVIEW

- Non-recourse construction loans from \$3M to \$50M, higher in select cases
- Fast turnaround time on lending decisions | Local market expertise | Up to 85% LTC / 75% LTV for qualifying projects | 12 to 36 month terms, with 48 month terms in select cases

BUILDER LENDING PROGRAM OVERVIEW - *Territory: NATIONWIDE*

Property: For Sale Residential Housing: detached, town homes and condos (no mid-rise or high-rise

Type: {+ 3 stories})

Scope: A&D and Construction financing for production housing. No purely land development financing Max # lots/units: 100 with ability to go higher on an exception basis Entitlements: Tentative Tract Map

Collateral: First deed of trust Loan Size: \$3 million minimum; \$35 million maximum with ability to go higher on an exception basis

Recourse: Non-recourse on repayment. Completion guaranty and environmental indemnity required

Leverage: Up to 80% LTC "blended" meaning max 85% LTC on vertical and max 75% LTC on A&D

Pricing: Prime based rate with a floor; 1% per annum commitment fee; exit fee based on sales price of unit-amount dependent on LTC

Term: Maximum 36 months with an ability to go to 48 months on an exception basis | **Amortization:** None, I/O

Code: [CF00BL9874](#)

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 UD 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, Ashville, NC, San Diego, CA, and Chicago, IL. Loans for Assisted Living Facility

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-
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: [NCPSLALNW](#)

HOTELS FINANCING

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.

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

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.

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](#)

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

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**

RAW LAND- Nationwide

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 2

Money is available to lend for regardless the stage of development. There are very few banks' lending for commercial land but, we are! Some products offered include:

- Speed - We will give you a quick answer with expeditious closing times
- NO or Alternative documentation
- NO Pre Payment Penalties
- Cross collateralization
- Interest only financing options

Money deployed on Commercial Lots can be used for the acquisition, refinance, or cash out.

Commercial Land Qualified	Raw land - Commercial Un-Entitled land - Entitled land - PUD -
Property Type	Mixed use developments - Horizontal Construction - Vacant land - Paper lots - TIFS
Loan Types	Purchase, Refinance, Cash-Out, DPO, Foreclosure prevention, Bank Work Out, Stalled Sub-divisions - Commercial Land Financing is available today!
Lending Area	Hawaii, Oregon - Colorado - Utah - New Mexico - California - Arizona - Nevada - Florida - Idaho - Oregon, Florida and other markets considered Nationwide.
Min - Max Loan Amount	\$500,000 to \$20,000,000
Term	12 to 36 months
Interest	6% to 13% Interest Only - Fully amortized commercial land loan is also available
Amortization	Interest Only - Interest reserve (no monthly payment)
Maximum LTV	Typically - 30-50% as is value bases upon an appraisal
Lien Position	1 st Lien only
Prepayment Penalty	Typically None
Minimum Credit Score	None - Pricing will be related to the overall risk
Origination Fee	1% - 5% of the loan amount - Depends on the commercial land loan program.
Exit Fee	0% is typical
Due Diligence Fee/Deposit	Borrower is responsible for all third party report fees. Typical range \$3,500 - \$9,500 after written approval.
Closing Timeframe	3 weeks give or take a few days is typical

Code: LDCLM4477

Residential Development - Subdivision Financing for Lots

If you are working on one or many residential land developments money can be available for the continuation of your project so long as there's substantial up-side remaining or low leverage contained within the residential or collateral.

- Swift Refinances
- NO individual Single Family Homes (SFR)
- Used for the infrastructure or horizontal improvements
- Major markets - Infill locations - Suburban
- Full Income - Stated - Hard Money - Private money lender solutions

Land financing is available for several types of properties including stalled sub-divisions, bank owned properties, entitled lots, and paper lots. We work with good and bad credit borrowers. Full income and non-traditional bank lender loans are offered.

Money deployed on residential building lots can be used for the acquisition, refinance, or cash out.

Qualified Property Type	Residential Sub-divisions - Raw land - Un-Entitled land - Entitled land - PUD - Mixed use developments - Vacant land - Paper lots - TIFS
Loan Type	Purchase, Refinance, Cash-Out, DPO, Foreclosure prevention, Bank Work Out, Stalled Residential Sub-divisions
Lending Area	Georgia, Texas - Utah - New Mexico - California - Arizona - Nevada - Florida - Idaho - Oregon, Florida, Carolina and other markets considered Nationwide.
Min - Max Loan Amount	\$500,000 to \$20,000,000
Term	6 to 36 months
Interest	6% to 13% Interest Only - Full Principal & Interest available
Amortization	Interest Only - Interest reserve (no monthly payment)
Maximum LTV	Typically - 30-50% as is value bases upon an appraisal
Lien Position	1 st Lien only
Prepayment Penalty	Typically None
Minimum Credit Score	None - Pricing will be related to the overall risk
Origination Fee	2% - 5% of the loan amount
Exit Fee	0% is typical
Due Diligence Fee/Deposit	Borrower is responsible for all third party report fees. Typical range \$3,500 - \$9,500 after written approval.
Closing Timeframe	3 weeks give or take a few days is typical
Submission Documents	<ul style="list-style-type: none"> • Executive summary of the Residential Sub-division Plan • Aerial Photos or existing appraisal • Sources and uses • Purchase contract or LOI if acquisition • PFS and idea of credit • Exit Strategy - How the loan will be re-paid

Code: LDCLM4488

Joint Venture Land Loans - Nationwide

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

Hard Money Land - Nationwide

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

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: PROBKA7515

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.

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](#)

HARD MONEY COMMERCIAL AND RESIDENTIAL

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

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

PROGRAM 2

We review each loan on a case by case basis. The following are some of the Hard Money loan programs we offer:

RESIDENTIAL SINGLE FAMILY RESIDENCE (1-4 units) Owner Occupied (Business Purpose Only)

1st, 2nd Trust Deeds Up to 65% LTV

Fixed, Interest Only, or Partially Amortized Loans Available - Pre-Payment Penalties of 12 months or less.

Residential Single Family Residence (1-4 units) Non Owner Occupied

1st and 2nd Trust Deeds up to 65% LTV

Fixed, Interest Only, or Partially Amortized Loans Available - Pre-Payment Penalties of 12 months or less.

Broker Fee to be negotiated.

Commercial/Mixed Use/Apts/Multi Family/5+ Units

1st and 2nd Trust Deeds 60%-65% LTV

Fixed, Interest Only, or Partially Amortized Loans Available - Pre-Payment Penalties of 12 months or less.

Broker Fee to be negotiated.

Other Property Types or loan programs we will consider:

5+ units - Multi-Family - Bridge Loans - Office buildings - Medical buildings- Warehouses - Storage facilities

Code: LPC797979

PROGRAM 3

Low Rate Program (Southern CA only)

Inv properties with 3 or more units (apartments primarily but will consider other commercial properties case by case) 7.25% 1st TD only up to 70% LTV

4 pts plus title/escrow (no junk fees)

30 due in 4

no prepay

loan amounts \$300K up to \$1.2M

640+ credit score (may consider lower based on other redeeming factors)

1.20 or better DSCR

no appraisal required, just a low cost BPO minimal documentation required (only need detailed rent roll and last 2 yrs Sch E for income)

Foreign National Program (Northern and Southern CA only) investment residential or commercial properties

10.99 rate 1st TD only

up to 60% LTV

3-4 pts depending on loan amount plus other nominal related loan fees

1-2 yr term

no prepay

loan amounts \$150K up to \$1M

no credit requirements - appraisal required

Flip Program (Southern CA only)

investment SFR's and units only

12% rate

up to 85% LTV

4-7 pts depending on loan amount plus other nominal related loan fees

1 yr term - no prepay

loan amounts \$150K up to \$1M

no credit requirements - no appraisal or BPO needed in most cases quick funding in as little as 5 days

Code: [MNY65335CA](#)

PROGRAM 4

Loan Amounts: Up to \$6,000,000

Loan to Value: 60% is typical, exceptions up to 70%

Interest Rates: 7.99% - 9.99%

Prepay Penalty: None

FICO Score Min: 600

Loan Term: Up to 3 years

Lien Position: First only

Code: [CASF1201G](#)

PROGRAM 5

Typical guidelines for Asset Based Hard Money Lending Program for Land

Qualified Property Type	Raw land - Un-Entitled land - Entitled land - PUD - Mixed use - Vacant
Loan Type	Purchase, Refinance, Cash-Out, DPO, Foreclosure prevention, Bank Work Out, Stalled Sub-divisions
Lending Area	Indiana - Texas - Nevada - New Mexico - California - Arizona - Nevada - Florida - Idaho - Oregon - Washington - Hawaii - Georgia - North Carolina - South Carolina, and other markets considered Nationwide.
Min - Max Loan Amount	\$500,000 to \$20,000,000
Term	6 to 36 months
Interest	8% to 13% Interest Only
Amortization	Interest Only - Interest reserve (no monthly payment)
Maximum LTV	Typically - 30-50% as is value bases upon an appraisal
Lien Position	1 st Lien only
Prepayment Penalty	Typically None
Minimum Credit Score	None - Pricing will be related to the overall risk
Origination Fee	3% - 5% of the loan amount
Exit Fee	0% is typical
Due Diligence Fee/Deposit	Borrower is responsible for all third party report fees. Typical range \$3,500 - \$9,500 after written approval.
Closing Timeframe	3 weeks give or take a few days is typical
Submission Documents	<ul style="list-style-type: none">• Executive summary• Aerial Photos or existing appraisal• Sources and uses• Purchase contract or LOI if acquisition• PFS and idea of credit• Exit Strategy - How the loan will be re-paid

Code: LDCLM4499

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](#)

PRO ATHLETE LOANS

A hard money / private money loan model that through our relationships can originate hard money / private money loans and present us as the trusted source to help the professional athletes with their financial needs.

One of the most diverse sports hard money / private lending platforms available today, permitting us to fund loans with flexible lending terms that other organizations are unable to endorse. We give ideal rates and use creative financing on a variety of hard money/private loans to our clients. We base this all on individual circumstances. We offer SIMPLE, PROMPT AND STRESS FREE financing solutions.

We provide short-term hard money/private loans, customized for professional athletes with signed player contracts in the **National Basketball Association (NBA)**, **National Football League (NFL)**, **Major League Baseball (MLB)**, **National Hockey League (NHL)** and **Major League Soccer (MLS)**.

Professional athletes, business managers and financial advisors are always welcome to discuss their specific hard money/private money financing needs. Once you have reached out to our team of professionals, underwriting is completed within two-three business days. Approvals below \$250,000 can generally be funded inside of a week of final approval.

We offer:

- Loans from \$50,000 to \$5,000,000+ USD (Higher with specialized stipulations)
- Easy Approval Process
- Customized Terms
- No Upfront Fees
- Quick Closings

A few of our key differentiators are:

- Fair rates commensurate with the collateral.
- Quick turn around and funding
- Payoff of other high interest rate loans or mortgages
- For a Fast Funding Application email your name and contact information to **lester@gainfs.net** or call us today at **562-762-7610!**

We can also help retired and retiring athletes restructure their assets after the large paychecks and final days of their playing career. Most professional athletes and entertainers go from having very little to enormous wealth. A lot of them buy assets that banks don't value, and when their contracts end or they retire, they have to adjust their life style. We help with bridge loans against those assets such as high end cars, jewelry, art, collectables, and memorabilia. These bridge loans are designed to provide instant cash while the athlete restructures their lifestyle.

Code: [Athlete2034](#)

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: [CGH3336kk](#)

Lester Bennett

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