



REHAB LOANS – NATIONWIDE

(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](#)

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

Types of Properties

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Code: [FMCONK87](#)

PROGRAM 2

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

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 2

Hard money and private investor financing solutions for all commercial property types located in Florida.

Whether you need to refinance an existing commercial property or you need purchase money - we can structure the best hard money loan to meet your specific financial needs.

Multifamily Hard Money Loan Program Highlights:

Loan Amount from \$750K to \$3MM

LTV's up to 65% (Cash-Out 60%)

3-5 Year Loan Terms with Int. Only Pmts.

No Minimum Fico

No Pre-Payment Penalty

Interest Rates Starting at 9%

BK Restructure or Note Purchase OK

Code: [LC1STFLHAP](#)

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.

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!

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: [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

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.

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.

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**

COMMERCIAL REAL ESTATE FINANCING

All types of income-producing properties are considered with competitive pricing and terms. We price and structure each loan based upon its merits using sound underwriting and a fair assessment of the property, to ensure our borrower gets the best terms available.

You have connected to the premier nationwide commercial mortgage lender providing loans of \$1,000,000 and up for:

- Hospitality properties
- Industrial properties
- Mobile home parks
- Mixed-use properties
- Multi-family
- Office buildings
- Retail centers
- Single tenant and owner-user
- Special purpose properties

Whether your commercial loan request has a story or is a "perfect gem", we will consider each deal and price the loan to the perceived risk of the transaction.

We provide the following financing:

- Bridge loans
- Permanent loans
- Mezzanine debt
- Preferred equity
- Joint-venture equity

HEALTHCARE PROPERTY LOANS

Actively financing all types of senior living facilities and specialty medical facilities.

Healthcare real estate financing? We specialize in it. You have connected to the premier nationwide healthcare mortgage lender providing healthcare real estate loans of \$1,000,000 and up for:

- Assisted living facilities
- CCRC's
- Independent care facilities
- Skilled nursing facilities
- Medical office buildings
- Surgery centers
- Not-for-profit hospitals
- Proprietary hospitals | Senior Housing

We provide the following financing:

- Bridge loans
- Permanent loans
- Mezzanine debt
- Preferred equity
- Joint-venture equity

MEZZANINE/EQUITY FINANCING

We are active sub-debt capital provider of mezzanine debt and a provider of equity for income-producing properties, properties that are being repositioned, and properties needing rehab or expansion. Value-add opportunities allow borrowers to access this capital without the traditional loan-to-value restrictions.

This financing vehicle is a "hybrid" of equity and debt, and used to expand a company's liquidity or complete a real estate project. Unlike a hard money loan that is solely secured against the real estate asset, a mezzanine loan is secured by a pledge, or assignment, of the property's ownership entity. Often a mezzanine lien is not secured by the real estate asset. A mezzanine structured loan can provide a higher "loan to value" than a hard money loan.

Most all property types can qualify for mezzanine financing and both major MSA and tertiary locations are considered.

We look for mezzanine opportunities in all 50 states, and prefer transactions beginning at \$5 million (lower amounts on a case-by-case basis only).

EQUITY FINANCING

A higher leveraged financing option typically used when the existing senior lender prohibits subordinated debt financing.

Similar property types, locations, and sizes to our mezzanine program, equity structure varies based upon the following:

- Stabilized cash-flowing properties
- Repositioning or "value-add" properties
- Rehab/expansion

HARD MONEY LOANS

A direct source of capital for those properties that do not qualify for institutional-type financing for one reason or another.

Therefore, our pricing and costs vary and are customized for each loan.

Our general parameters are as follows:

TERM: 1--5 years

LENDING AREA: Nationwide

AMORTIZATION: Interest Only

LOAN-TO-VALUE: up to 70%

LOAN AMOUNTS: \$250,000--\$25 million

INTEREST RATE: 8%--13%

PREPAYMENT PENALTIES: None

CASH OUT: Allowed

Code: DMHMEQ302

Commercial Hard Money - Florida, FL - Florida Bridge Loan & Commercial Florida Commercial Loans Approved in as little as 60 Minutes

Hard Money Loan financing to \$200k to 35 million +, High LTVs. True equity based lending. No income check available.

ALL PROPERTY TYPES - COMMERCIAL, INVESTOR - RESIDENTIAL, SUPER JUMBO, HIGHRISE, CONDO CONVERSION, INDUSTRIAL, WAREHOUSE, RETAIL, APARTMENT, INVESTOR, LUXURY VACATION PROPERTY, HIGH RISE INVESTOR COOP, BUILDINGS -ALL PROPERTIES

- \$200,000 to \$35,000,000
- Nationwide - All 50 States - Immediate Property Inspection in Florida
- Florida Commercial Hard Money in 24 Hours From Approval
- Bad credit OK when applying for a Hard Money Mortgage Loan with us
- 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 range from 10%-16% with LTVs up to 75% Florida, NYC exceptions to 80LTV.
- 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 NATIONWIDE- 1-2 days in entire state of Florida.
- Florida, Entire State of Florida, (Miami, Fort Lauderdale, Tampa Bay, West Palm Beach, Palm Beach, Orlando, Tampa, Tallahassee, Panama City Beach, Pensacola) Title insurance obtainable and can be reviewed in 1 business day.
- Emergency Florida hard money, commercial hard money and FL Bridge loans FAST.

Code: [CFSNFL679](#)

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](#)

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.

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 Subdivisions - 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: 1st 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

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](#)

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: 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: [BLCacomUS](#)

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](#)

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](#)

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: [VETEIQ106Nw](#)

Lending Parameters Overview:

Interest Rates: 9% - 12%

Amortization: Interest only

LTV: Up to 65% on income producing properties

Loan Terms: 3-24 Months

Closing: 1-2 Weeks

Loan Size: \$40k to \$4 Million

Credit: No Minimum Fico Score. All credit considered

Occupancy:

N/O/O (yes)

O/O (Full Doc & must show ability to repay, on case by case basis)

O/O Properties are subject to HOPA Federal Section 32

O/O with Homestead-Refinance-NONE

Income Type:

Full Doc - W-2 & Pay Stub or 1040's,

Alt Doc - 6 Months bank statements

Stated Doc – Non Owner Occupied/Investment properties only

Loan Purposes:

Purchase(O/O & N/O/O)

Refinance (N/O/O)

Refinance Cash Out (N/O/O)

Collateral Types we "are" looking for:

SFR's - 2-4 Units Residential: up to 65% LTV.

Condos: 50% LTV. - Town Houses: up to 60% LTV.

Apartment Buildings: up to 55%

Multi Family Complexes: up to 55% LTV.

Mixed Use: Up to 50% LTV.

Warehouses: Up to 50% LTV.

Lite Industrial: Up to 50% LTV.

Office Buildings: 50% LTV.

Collateral Types we "may consider" case by case:

Hotels & Motels 50% LTV

Assisted Living Facilities 45% LTV

Day Care Centers 45% LTV

Marinas 50% LTV

Code: FLAHMP457

Private Lending Products

Short-Term Loans (terms starting at 12 months)

Advantages of a Private Loan

- Loan decisions within 24 hours*
- Receive funding quickly – as quickly as 2 days
- Borrow as little as \$40,000 or as much as \$4 million
- Eliminate prepayment penalties
- Repay a fixed amount every month, instead of variable amounts
- Interest only payments

Private Lending Guidelines

Property Location: Florida

Purpose of Loan

- Purchase primary or secondary residence
- Acquire property to operate your business
- Invest in income-producing residential or commercial property
- Build a custom home
- Construct a small residential or commercial income-producing project

Loan to Value (LTV)

- Loan to value is a ratio used to assess the risk of a loan
- Loans must have a LTV ratio of no more than 65% to qualify for a Private Loan
- $LTV = \text{Loan Amount} \div \text{Current Appraised Value of the Property}$

PROGRAM 3

We will finance any residential property with sufficient equity regardless of income or credit. We specialize in the following:

- Bridge Loans | Condo Loans | Construction Loans | Foreign Nationals | Short Sales | Residential
- Single Family Homes | Multi-Family Homes | Rehab Loans

Take advantage of good deals now and pay off later with no pre-payment penalty.

- No pre-payment penalty | No up-front application fees
- No appraisal | No qualifying of borrower
- No credit reports or credit score | No debt ratio calculated
- No docs needed | No hassle

We prefer residential, apartment buildings, multi-family, etc.

In South Florida, will lend \$40,000.00 to \$2 million.

Outside of South Florida- \$350,000.00 minimum.

Interest range from 12.5% to 13.5% | 3 Years, Interest Only

No pre-payment penalty | Points from 4%

50% to 65% LTV

We will look at any deal on a case-by-case basis, but some of the parameters are as follows:

- Minimum Loan (\$50,000 in Miami)
- Maximum Loan (\$1 to \$3 million)
- Loan Terms: 3 years, Interest Only
- Loan to Value: 50% to 65%
- Rate: 12.5% – 13.5% (negotiable)
- Points: 4% – 6.5% (negotiable)
- Fees: Doc prep \$500, Wire \$40, Borrower pays closing costs
- Borrower must be a business entity or loan must be for business purpose
- Rehab Loans: For investors who are looking to rehab or “flip” residential properties

Construction Loans: Land must be paid free and clear, plans completed- permits obtained- foundation installed along with plumbing and electrical “rough in” with all inspection approvals. Due to precarious nature of spec houses must be primo property.

Construction Completion Loans: Same criteria as above but 50% or more complete.

We do not lend on the following:

- Vacant land
- “Homestead” property
- Churches
- Golf Courses
- Restaurants
- Joint Ventures

Code: **CLPFLHM01**

PROGRAM 4

WE ARRANGE LOANS FOR THE FOLLOWING PURPOSES

- Purchases
- Refinance and Cash-Out
- Fast-Cash, Short-Term and Bridge
- Investment Rehab (“Fix and Flip”)
- Equity Lines of Credit

The majority of the loans we arrange are for non-owner occupied (rental and investment) properties. However, we will consider lending on owner-occupied properties as long as we follow the guidelines of each property being in a LLC. Please discuss these loans with a loan originator on a case by-case basis.

WE LEND ON THE FOLLOWING PROPERTY TYPES:

- Single-Family Homes.
 - Condos.
 - Mixed-use.
 - Industrial
 - Multi-Family
 - Retail
 - Office
 - Medical
-

TERMS

- 12, 24 or 36 months
- Interest Only
- 60% of Maximum LTV

The interest rates for 1st position mortgage notes are typically between 10 and 12%. We pride ourselves on offering the most competitive interest rates and settlement charges available.

- Loan decision within 48 hours
- Funds received quickly – as quickly as 4 days
- Loan amounts from \$40,000 to \$4 million
- Repay a fixed amount every month, instead of variable amounts
- Interest only payments

Code: **FLMMHM333**

General Terms & Conditions

Loan Amount: \$100,000 - \$10,000,000

Terms: 6-24 months

Interest Rate: A derivative of Prime or LIBOR

Pre-payment: No penalty

Amortization: Interest only monthly

Interest Reserve: Pre-funded at Endeavor Capital's discretion

Security: Typically senior, secured first mortgages

Territory: East Coast

LTV: Up to 70% with exceptions

Code: [CEFLHM43](#)

FINANCING FOR LAWYERS | ACCOUNTANTS AND INSURANCE

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:

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](#)

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](#)

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