



REHAB LOANS

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.

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

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](#)

PROGRAM 2

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

Lien position: First mortgage only.

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

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

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

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

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

Loan documentation: (For Each Loan)

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

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

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

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

Code: BV638RHB

PROGRAM 3

Rehab to Perm

Investor loan program is a two-step loan process utilized by investors to buy distressed residential real estate in need of repairs for long term rentals. The loan provides up to 100% of the purchase price, repair money and closing costs. After the property is repaired and leased we can assist in arranging a long-term traditional mortgage. The loan amount is based on the after-repaired-value of the property. These loans typically close in 10 business days and the investor must qualify for conventional financing.

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

Code: NBE79RH

PROGRAM 4

- 100% Financing, Including Repairs!
- Asset Based , Hard Money Lending
- Up to 65% LTV's
- Rate 14%
- Minimum ARV \$75,000
- Interest only
- 6 month terms
- Knowledgeable & Imaginative
- Multiple Borrowing Options
- Lender points 3%
- Single family

Code: CRHRHB001

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

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

- Call us to discuss - If you pass the test you will be required to submit:
- 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](#)

PROGRAM 3

Construction Loans

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.

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

Loan to Cost: Typically between 60 and 65% (LTC) 000,000

Loan to Value: 50 to 60%, with exceptions to 65%

Interest Rates: 9.99%

Prepay Penalty: None

FICO Score Min: 625

Term: 12 - 24 months (depending upon construction period required)

Lien Position: 1st

Lender Fees: 4 to 4 ½ points

Idaho, Nevada \$2,000,000 | Alaska, Oregon, **Texas**, Utah **\$3,000,000** | Colorado, Hawaii \$4,000,000 |

California, Washington \$ 6,000,000

Code: **CASF1200G**

SENIOR / ASSISTED LIVING FINANCING

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**.

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!

Code: [DdAhot220](#)

PROGRAM 2

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

***Rates starting at 3.25%**

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

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

Purchase- Up to 83% LTV

Refinance- Up to 80% LTV

New Construction-

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

Rehabilitation- Up to 83.3% LTCost

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

Locations: Nationwide All 50 states

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

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

Loan-to-Value: 70-83.3% LTV

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

Non-Recourse: Recourse loans usually not required except for SBA Loans and construction
(NO PERSONAL LIABILITY AND NO PERSONAL TAX RETURNS)

Assumable: Yes, subject to lender approval

LOAN PROGRAMS

(1) Healthcare Acquisition or Refinance - HUD 232-223 (f) *\$4 MM minimum Loan no maximum*
Healthcare New Construction or Rehab - HUD 232

FHA Sr Assisted Living Sizing Spread Sheet- (Excel) Fannie Mae Senior Living Housing

\$2 MM minimum loan no maximum

(2) Fannie Mae Seniors Housing Financing Information

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

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

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

Code: [NCPSSLALNW](#)

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.

Mezzanine Debt Financing

Mezzanine debt to give a sponsor greater proceeds and go higher on the capital stack (LTV) than what senior conventional debt would allow. 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

COMMERCIAL AND RESIDENTIAL REAL ESTATE FINANCING

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

- 1-4 Family Investor Rehab Loans

Premier Borrower Plan:

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

Typical Borrower Plan:

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

Multi-Family or Commercial Property Loan

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

Code: [D10MHLC](#)

PROGRAM 3

We Finance: Raw Land and Commercial Properties!

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

- **Loan Size:** \$100,000 up to \$2,500,000+
- **Loan Term:** 12 months - Extensions are available
- **Interest Rate:** 14-17%
- **Amortization:** Interest-only Monthly Payments
- **Loan-to Value:** Up to 65%
- **Closing Terms:** We can close in 5-7 business days

Code: [DELCOM13](#)

PROGRAM 4

Financing with the flexibility to meet the needs of borrowers. We have the experience to structure creative, flexible solutions for real estate owners and developers.

Amount:	\$100,000 to \$10 million
Term:	30 days to three years, with extensions available
Loan to Value:	Up to 70%
Exit:	Must have planned takeout strategy
Pricing:	Deal specific depending on risk
Geographic Markets:	Focus on Southern United States
Property Type:	Land Office Retail Industrial Multi-family Other

STANDARD STRUCTURE

The standard investment opportunity consists of a note and deed of trust in the 1st lien position that will encumber investment property owned by the borrower. The standard terms of the note are as follows:

- One year maturity
- Monthly interest-only payments
- Competitive interest rates
- 70% loan to value for most real estate
- 50% loan to value for land/lots
- Construction funds are held in escrow
- Personal Guarantee from Borrower or 3rd Party

We will lend up to 70% loan to value, using the as-is, after repaired, or after completed value. The multiple lending services offered by Stallion Funding makes them an integral partner to quickly finalize these types of deals.

Through regularly scheduled inspections, Stallion Funding releases construction funds after work is completed and inspected.

Code: [TSLxx6543](#)

BRIDGE LOANS

This Commercial Real Estate lending platform is very straightforward. We provide “bridge” capital for either purchases or re-financing. Whether an “A” paper loan or a “Hard Money” loan, we have the ability to understand a deal very quickly. We are very capable and have the ability to close in as few as 7 days or even less! If you have an income producing commercial property and can substantiate the ability to service the debt and all expenses, we can probably provide a “bridge loan” until you can arrange permanent financing.

Loan Features

- Loans From \$200,000.00 - \$5,000,000.00
- Fast Closings
- All commercial property types
- Up to 70% LTV (100% CLTV)
- Property income driven (not credit driven)

Code: [FAGOP3132](#)

PROGRAM 2

There is no approval or set-up process required to submit a loan request, and we can typically close in about two weeks.

We fund loans secured by commercial and investment real estate, including raw land, vacant buildings, mixed use, multi-family, office, restaurants, retail, hotel/motels, and medical.

Lending Area	Texas
Property Type	Commercial & Investment Real State
Collateral	First mortgage
Loan size	\$100,000 - \$3,000,000
Loan term	Up to 3 years
Amortization	Interest-only monthly payments
Loan-to-value	Up to 75%
Credit Score	> 550
Documentation	State income & assets, provide current financial statement
Prepayment penalty	None
Use of proceeds	Business use only
Rates starting at	10.875% + 4 points

Code: [TX0003BDL](#)

LAND

We Finance: Raw Land and Commercial Properties!

Lending Area: Texas

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

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

Loan Term: 12 months - Extensions are available

Interest Rate: 14-17%

Amortization: Interest-only Monthly Payments

Loan-to Value: Up to 65%

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

Code: DELCOM13

PROGRAM 2

RAW LAND- 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

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](#)

PROGRAM 4

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](#)

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

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

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

OUR PROGRAMS OFFER:

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

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

Loans can be used for:

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

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

90% FOR PROFESSIONAL SERVICES PRACTICE ACQUISITIONS:

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

EXPAND, UPGRADE OR REMODEL OFFICE BUILDING:

Is it time for an upgrade? Financing to update an entire office or to finance the expansion or remodel of an office building. Purchase more modern equipment or purchase a larger building as part of financing a practice acquisition.

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.

Code: [DdALAI230](#)

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](#)

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

- 1-4 Family Investor Rehab Loans

Premier Borrower Plan:

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

Typical Borrower Plan:

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

Multi-Family or Commercial Property Loan

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

Code: [D10MHLC](#)

PROGRAM 2

We Finance: Raw Land and Commercial Properties!

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

- **Loan Size:** \$100,000 up to \$2,500,000+
- **Loan Term:** 12 months - Extensions are available
- **Interest Rate:** 14-17%
- **Amortization:** Interest-only Monthly Payments
- **Loan-to Value:** Up to 65%
- **Closing Terms:** We can close in 5-7 business days

Code: [DELCOM13](#)

PROGRAM 3

- **Property type:** Commercial & Investment real estate
- **Collateral:** First Mortgage
- **Loan Size:** \$100,000 - \$3,000,000
- **Loan Terms:** Up to 3 years
- **Amortization:** Interest-only monthly payments
- **Loan-to-value:** Up to 75%
- **Credit Score:** > 550
- **Documentation:** State income & assets; provide current financial statement
- **Prepayment penalty:** None
- **Use of proceeds:** Business Only
- **Rates:** 10.875% +

Code: EQ459TX

PROGRAM 4

Texas Rehab Loans:

- San Antonio, Austin, & DFW metropolitan areas only
- Will fund 90-95% of acquisition, plus 50-75% of repairs
- Terms from 6-12 months, up to 5yrs
- Rates from 12-14%. Interest Only and Balloon available
- Loan amount not to exceed 65% of ARV
- 4-5 points
- No Doc – stated income, stated asset
- No survey required
- No minimum fico required
- No prepayment penalty
- Close in personal name or LLC
- Borrower maintains control of construction process
- No upfront fees with exception of appraisal or BPO

Asset Based Lending:

Commercial, Investment Real Estate, & Raw Land

- Texas Only
- Mixed Use, Multi-Family, Gas Station, Office Buildings, Church, Commercial Land, Investment Cash-outs, Auto body shops, etc...
- Loan decisions with more emphasis on equity and collateral, less on endless income documentation and credit profile
- Loan terms from 12-36 months. 5yr Balloons also available

- Loan to Values Range from 50-65%
- Rates from 12-16%
- 1st Lien only
- Full, Stated, & No Doc Available
- Purchase or Refinance
- No min fico required
- Loan amounts from \$50k-\$2M
- No upfront fees with exception of appraisal or BPO
- NO OWNER OCCUPIED RESIDENTIAL CASH-OUTS

Portfolio Loans:

- A Welcome Alternative to Conventional Financing
- Loan amounts from \$75,000 to \$2,000,000
- Fixed, Arm, Balloons Available
- Owner Occupied, Investor & 2nd Home
- Foreign Nationals up to 65%
- Up to 20 Properties Financed for Investors
- Close in LLC OK
- Competitive Prime Rates
- Multiple Income & Documentation Options

Small Balance Commercial Lending:

- Texas Only
- Loan amount from \$50k-\$400k
- Loan terms from 5-25 years
- Owner occupied and non-owner occupied properties eligible
- First Lien Only
- Full income and Light documentation available
- LTV's up to 70%
- Credit Requirements: program specific
- Rates between A Bank money & Hard Money
- Ineligible Properties: gas station, dry cleaner, auto related, bar/restaurant, warehouse, vacant land.
- Personal guarantees required on all loans
- No upfront fees with exception of appraisal

Code: [TRS444LK](#)

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](#)

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