

## **Advanced Commercial Credit International (ACI) Limited ( A Virginia Corporation)**

Canadian Address: Suite #300, 1600 Bedford Highway, Bedford NS Canada Tel: (888) 755-8355 Fax: (902) 484 -7081

US Address: 72 Hanover Green Drive, Mechanicsville, VA 23111

[www.advancedcommercialcredit.com](http://www.advancedcommercialcredit.com)

With Investor Offices in USA and Canada  
Commercial Real Estate Investment Banking  
Real Value for Commercial Real Estate Owners

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January 1, 2011

ACI Business Profile

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Below are various references for properties that ACI and its investors financed. These were good clients, with good properties, that became successful because of financing with ACI and its investors. This will identify who we are, what we do, our professionalism, our closings, our investors, our capabilities, our transparency, our contacts, our creditability, our success.

ACI is a commercial real estate investment bank that brings investors to the table to finance commercial real estate transactions and opportunistic business financing.

We provide financing options that no one else in the financing industry is doing. ACI investors include private individuals, private family trusts all with extremely high net worth (billions in most cases); as well as publicly traded commercial real estate investors (non banks) that invest solely in commercial real estate (all commercial property types); that includes many REIT's, as well as our relationships with top Canadian and US Banks including many local banks that co invest in ACI and it's investor deals. Some of our deals are financed by ACI and it's direct investors, and some of our deals are financed by some of the other investors we do business with.

We are unique in that we bring to the table well qualified investors. Our investors bring to the table the following types of financing:

1. Debt
2. Equity
3. Preferred Debt
4. Mezzanine Financing
5. 100% financing via sale / leaseback transactions
6. Construction of all property types
7. Joint Ventures
8. Distressed financing
9. Bridge Financing
10. Fund repositions and recapitalizations
11. Property Acquisitions and Dispositions
12. Geographically unique financing, i.e. West Coast, or Texas specific programs
13. Tax Credit financing
14. Unique and varied product financing for construction financing
15. Build to suit financing
16. All healthcare properties including equipment
17. Developer financing with forward commitments for take-out on completion

We have over 300 active investors and a relationship with over 2,000 investors that we invest and bank with in order to deliver financial products, services, programs with options and results to our growing client database that exceeds 20,000 clients.

ACI's unique knowledge, broad capital markets relationships, investor base, and national and international platforms, enable us to finance the most favorable financing/equity raise or sale for commercial properties. With a history of performance spanning more than 10 years, we bring to the table over 2,000 investors, plus an additional 3,000 industry contacts, combined with over 20,000 accounts that operate from offices in major and secondary markets throughout the US and Canada.

ACI is a valuable relationship for virtually any real estate transaction. Some of our specialties include:

- Debt and Equity Placement with ACI Investors
- Investment Sales – Acquisitions and Dispositions
- Advisory Services
- Private Equity & Corporate Finance
- Structured Finance
- Loan Sales
- Loan Servicing

### Current Representative Offers on the Table | Selective Recent Closings and Current Commitments:

1. We are currently in the closing stage and committed funds for a \$28,000,000 financing for a Washington DC Industrial REIT for 4 Single Tenant Industrial Properties Located in Remote Locations
2. We committed \$24,000,000 financing to a Medical Office Building in Eugene, OR in September 2010
3. We recently committed \$200,000,000 financing to a large oil company for 450 convenience stations refinancing
4. We just committed financing a \$24,000,000 apartment construction in North Carolina
5. We just committed \$150,000,000 financing for a line of credit for multifamily financing
6. We just committed \$3,200,000 refinancing for a hotel in Southgate Michigan
7. We just committed construction financing for \$16,000,000 for the development of a 120 bed assisted living facility in Ocala, Florida
8. We just committed \$5,000,000 Refinancing for a Retail Single Tenant in Lansing, IL
9. We just committed \$3,200,000 Refinancing for a Retail Single Tenant in Jacksonville, FL
10. Representative closings can be viewed at:  
[http://www.advancedcommercialcredit.com/recent\\_client\\_financing.htm](http://www.advancedcommercialcredit.com/recent_client_financing.htm)

Representative investors that invested in and closed our deals for our confidential clients are below (Please remember that we get our funds and pool from our private and other investors):  
AVAILABLE ON REQUEST

11. Current Committed Offers on the Table for Clients: AVAILABLE ON REQUEST

We Have Closed Deals for Many Agents Including Brokers That We Can Provide Additional References for, some of which are included Below: AVAILABLE ON REQUEST

12. We have ongoing relationships with many other REIT's Investment Programs and Others Including:
  1. Realty Income Corporation (NYSE: "O")
  2. NNN - National Retail Properties, Inc. (NYSE)
  3. Blackrock
  4. RBC (Canadian Bank With Significant US prescience)
  5. TD Bank North (Canadian Bank With Significant US presence)
  6. CIBC World Markets (Canadian Bank With Significant US prescience)
  7. Healthcare REIT

8. Realty Income Corporation (REIT)
9. Berkshire Property Advisors (REIT)
10. Equity Residential (REIT)
11. National Health Properties (REIT)
12. Eagle Realty Group (REIT)
13. Associated Estates Realty (REIT)
14. Many Private and Public Construction Financing Companies Including Heitman, Highwood Properties, Associated Estates Realty and more than 25 other investors that finance multifamily construction

13. CURRENT PROMOTIONS ARE BELOW

## Our Current Program Promotions:

Terms	CMBS	HealthCare/Medical	Bridge	Construction
<b>Loan Minimums</b>	\$5,000,000	\$1,000,000	\$5,000,000	\$5,000,000
<b>Recourse</b>	Non-recourse	Recourse	Non-recourse	Recourse
<b>Property Type</b>	All Income Properties	All Health / Medical	All Income Properties	All Income Properties
<b>Loan to Value/ Cost</b>	65-80% LTV	65-80% LTV	65-85% LTV	65-75% LTC
<b>Rate</b>	Start: 5.35% Fixed	Start: 5.5% Fixed	Start: 7% Fixed	Start 5.50% Fixed
<b>Payment</b>	Interest & Principal	Interest & Principal	Interest Only	Interest Only
<b>Term</b>	5-10 Years	5-10 Years	3 Years (with 2-1 year extension options)	24 months
<b>Amortization</b>	25 - 30 Years	25 Years	None	None
<b>Prepayment Penalty</b>	Defeasance	1%	None	None
<b>Debt Service</b>	Minimum 1.2X	Minimum 1.2X	Minimum 1.2X	N/A
<b>Conditions</b>	Stabilized, Major Centers	Stabilized, Major Centers	Major Centers	Major Centers

### Program Highlights

Bridge Loans  
 CMBS Loans  
 Construction Loans  
 Financing for Developers  
 Healthcare Property Financing  
 Hotel / Hospitality Financing  
 Non-recourse  
 Mezzanine Financing  
 Equity Programs  
 Residential Development  
 SBA

### Our Clients

Multifamily owners  
 Industrial property owners  
 Retail Owners  
 Residential and Commercial developers  
 Healthcare Property Owners

REITS  
Hotel Owners  
Office Property Owners  
Intermediaries  
Realtors

Jeff Morris at ACI  
Senior VP Marketing and Business Development  
Advanced Commercial Credit International (ACI) Limited  
Tel: (902) 405-4004 (direct line)  
Fax: (902) 405-4021  
Email: [jeffmorris@advancedcommercialcredit.com](mailto:jeffmorris@advancedcommercialcredit.com)  
Website: [www.advancedcommercialcredit.com](http://www.advancedcommercialcredit.com)

Commercial Real Estate Investment Bankers  
With offices in Canada and the United States

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ACI is engaged in the business of commercial real estate investment banking and in order for borrowers to secure financing, where financing and investors is defined as, and to include, equity investment, joint venture, correspondent loan, loan, refinancing, credit facility, loan guarantee, investors pledged collateral for investment, merger, reverse takeover, mezzanine placement, subordinated financing, or corporate amalgamation, value of repurchase option or share-buyback agreement, value of any leaseback or royalty or residual payment program offered as part of the financing, and convertible debt or share issue and or any transaction that may be considered the "sale of the shares or assets of the Borrower(s) and Guarantor(s), etc...

Make note, and we want this to be clearly understood, that the borrower acknowledges that ACI is a commercial real estate investment banker. We represent investors that invest in and lend to borrowers commercial real estate projects. We cannot and will not expend our resources until we have an executed term sheet. Our investors want to ensure that our borrowers are serious. We do verify that ACI investors include private and public commercial real estate investors (as defined herein) with combined resources in many billions of dollars that are very active in financing commercial real estate properties. We also verify that ACI investors have already reviewed this project(s) and do want to negotiate a transaction with the borrower.