

ACI Construction Through Permanent Financing for Apartment Buildings

Advanced Commercial Credit International (ACI) Limited
www.advancedcommercialcredit.com

\$40 Million & UP Office & Multifamily Financing Program

ACI is accepting loan applications and is offering permanent loan options on stabilized office and multifamily properties.

We are seeking applications from commercial property owners, professionals, clients, banks, and brokers.

Whereas a lot of the regular lenders have greatly reduced their lending to new clients, ACI and its investors have not.

We are dedicated in providing our clients with the best available loan products in today's market.

We Offer

- Unique Programs
- Prompt Service
- Flexible Terms
- Reasonable Rates and Fees
- Structured Financing
- Loans in Today's Market
- On Time Closings
- We Close Deals



We have the funds available to offer permanent loans on "A" quality office and multifamily properties with strong historical financial history's, strong locations, strong sponsorships (**no construction or rehab loans at this time**).

Our maximum leverage will be 65-70% and the property must have a strong DSCR of 1.50x to 1.25x minimum. Interest rates are currently ranging between 6% and 8%.

Very few banks are lending to new clients and there will be plenty of properties with maturing loans throughout this year that will require refinancing. Most of these will be conduit loans that were booked 10 years ago therefore we feel that current mortgage balances will be much lower than current values and a 65% to 70% new loan should be sufficient.

Call us for a quote; you will be pleased with the terms and our commitment to provide you with the best solution.

Contact Us Today

1-888-755-8355

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for

Further details on the terms we are prepared to offer.

Loan Amounts:	\$40 million to \$300 million
LTV:	65% to 70% max
Term:	3, 5, 7, & 10 years
Amortization:	25 to 30 years
DSCR:	1.50x to 1.25x min. Two years stabilized operating history.
Interest Rates:	6% to 8%. Rates will be determined on a deal by deal bases
Loan Fees:	1% to 2%
Prepayment:	Step down - 5,4,3,2,1
Recourse:	Full recourse. (Non-recourse or limited recourse may be considered)
Closing:	Typically 45 - to 60 days subject to third party work
Expense Deposit:	TBD subject to deal size. Expense deposits are used for processing, underwriting, appraisal, phase 1, PCNA report, etc.
Property Types:	Class "A" Office and Multifamily
Preferred Locations:	Los Angeles, San Francisco, Seattle, Chicago, Washington DC, Manhattan, Boston
Other Locations:	All Major Metropolitan Areas.
Borrower Qualifications:	Strong historical management and hotel ownership history. Net worth should be at least the same or greater than the requested loan amount Minimum cash liquidity of 10% of the requested loan amount Minimum fico score of 680

For further information on this program or other loan programs offered by ACI

Contact: Terry Taylor, President of ACI - 888-755-8355

terrytaylor@advancedcommercialcredit.com