

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

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www.advancedcommercialcredit.com

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

DATED: January 1, 2012 New Bridge Loan Financing Program for Commercial Real Estate

ACI has a new unique BRIDGE Financing Program

Here are the terms, conditions, and guidelines:

Non-recourse

Except for standard carve-outs

Property Types

All income producing property types including:

Multifamily
Industrial
Retail
Office
Hotels
Medical
Storage

Property Requirements

Stabilized Preferred
Major Centers
We will finance construction

Minimum Loan Amount

\$5,000,000

Loan to Value

65% standard
We can leverage to 85%

Rate

Standard fixed rate of 7%
(Variable rate financing is not offered with this program)
There is also a 2% rate that gets added to the principal amount of the loan

Payment

Interest only

Term

3 Years with 2-1 year extension options

Amortization

Not applicable

Prepayment Penalty

None

Closing Time

30-60 Days

Other Underwriting Criteria

Minimum cash flows will be established based on property net operating income

Minimum debt service starting at 1.2

Normal reserve requirements to deal specifics

Normal due diligence applies

Terry Taylor at ACI

President

Advanced Commercial Credit International (ACI) Limited

Commercial Real Estate Investment Bankers

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