

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 Small Loan Balance CMBS Financing Program

CMBS Financing is Back

ACI has a new unique Small Loan Balance CMBS program with one of our Institutional Investors

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
Major Centers
No construction

Loan Amount

\$1,000,000 - \$5,000,000

Loan to Value

65% standard
We can leverage to 80%

Rate

Standard rate of 5.6% Fixed
(Variable rate financing is not offered with this program)

Term

5 Years

Amortization

25 Years

Prepayment

The Loan may not be prepaid in whole or in part except as follows: (a) the earlier of (i) five years after the Loan is funded in full, or (ii) two years after securitization of the Loan, Borrower may defease the Loan, and (b) the Loan may be prepaid at par during the last three (3) months of the Loan Term (as set forth in the Loan Documents).

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
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Commercial Real Estate Investment Bankers

Real Value for Commercial Real Estate Owners

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