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

DATED: January 1, 2012

New Healthcare and Medical Real Estate Financing Program

New Healthcare and Medical Real Estate Financing Program

Primary Property Types

Assisted Living Facilities
Hospitals
Specialty Hospitals
Rehabilitation Hospitals
Ambulatory Surgery Centers
Diagnostic Imaging Centers
Dialysis Centers
Medical office buildings
Long Term Acute Care Facilities
Skilled Nursing Facilities
Medical Clinics
(No to: Wellness Centers, Health Clubs, Healthcare Product Suppliers, Health Food Stores)

Ownership

Both owner and non-owner occupied

Financing Available

New Construction
Acquisitions
Refinancing

Recourse

Full recourse

Minimum Loan Amount

\$2,000,000 - \$75,000,000 as appropriate given risk rating of obligor and deal structure

Loan to Value

65% standard for financing / we can leverage to 80%

For construction, our standard is 65% with options to 80% and in some cases, we can offer 100% loan to cost

Rate

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

Term

5 -10 Years

Construction: 24 months

Amortization

To 25 Years

Prepayment

Typically 1%

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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