

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

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[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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DATED: January 1, 2012

## ACI New Land Financing Program

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ACI Has a New Unique Land Financing Program With the Following Terms, Conditions, and Guidelines:

ACI is pleased to announce a new bridge finance product for multifamily properties. The program will provide first mortgage financing for properties located in strong markets with excellent sponsorship, significant experience and verifiable liquidity and will be underwritten to a Fannie Mae or FHA exit at maturity. The program is designed to provide the flexibility of a structured loan while offering the ability to eventually lock into the most favorable permanent financing that exists for individual business needs.

**Eligible Deals:**

- Traditional acquisitions
- Acquisitions with rehab component
- Acquisitions with nearly-completed new construction
- Acquisitions out of foreclosure
- Refinances with fresh equity
- Debt buy-backs
- Properties in lease-up

**Non-recourse:** Except for standard carve-outs

**Property Types:** All land types including:

- Acquisitions
- Refinancing
- Return of Equity
- Horizontal Development
- Note Purchases

**Including**

- Medium to Large Tracts for Mixed-Use (i.e. office, retail, industrial, multi-family and single-family residential)
- Finished Residential Lots in A and B locations
- Partially developed Master-Planned Communities

**Target Markets**

**Arizona:** Phoenix and Tucson

**California:** I-5, I-15, and I-10 corridors near the greater Los Angeles area, San Diego, Temecula and the Coachella Valley

**Colorado:** Denver, Colorado Springs, Ft. Collins and Grand Junction

**Florida:** Jacksonville, Orlando, Tampa Bay and other areas on coastline

**Georgia:** Atlanta, Augusta and Savannah

**North Carolina:** Charlotte, Raleigh and the coastline

**South Carolina:** Charleston, Hilton Head and Myrtle Beach

**Texas:** Nashville, Austin, Dallas, Fort Worth, Houston and San Antonio

**Virginia/ DC:** Richmond, Northeast Tidewater Area and Wash., DC

**Loan Size:** \$3,000,000 to \$20,000,000

**Term:** Up to 36 months

**Structure:** Interest only, paid quarterly

**Rate and Fees:** Fixed interest rate; will vary based on risk and term length

**Loan to Value:** Up to 70% of the current market value of the collateral as determined by ACI investors

**Collateral:** First lien position on land

**Guaranty:** Non-recourse (except for standard carve-outs)

Please call us to discuss, or email your request to:

Jeff Morris at ACI

Vice President

Advanced Commercial Credit International (ACI) Limited

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