



## **Advanced Commercial Credit International (ACI) Limited**

**(A Virginia Corporation)**

US Entity: US Address: 72 Hanover Green Drive, Mechanicsville, VA 23111

Canadian Address: Suite #300, 1600 Bedford Highway, Bedford NS Canada Tel: (888) 755-8355 Fax: (902) 484-7081

[www.advancedcommercialcredit.com](http://www.advancedcommercialcredit.com)

With Offices in USA and Canada

Commercial Real Estate Investment Bankers

*Real Value for Commercial Real Estate Owners*

---

### **ACI Mezzanine / Preferred Equity / Equity / Joint Venture Financing Program for New Construction and Permanent Financing (January 2012)**

---

#### **General Guidelines**

- \$5,000,000 to \$50,000,000 (In major markets Nationwide)
- 3 to 5 Year Investment Terms. (longer terms will be considered on a deal by deal basis)
- Multifamily, Student Housing, Multi-Tenant Office, Anchor Retail, Senior Living, Assisted Living, Skilled Nursing Senior Living, Retirement Living, Medical Offices
- 10% to 25% Loan to Costs. Mezzanine debt combined with Senior debt shall not exceed 90% LTC.
- Full recourse and non-recourse loan options are available.
- 8% to 20% Annual Interest (determined on a deal-by-deal basis)
- Interest Only.
- Flexible Monthly Payment Options. Payments can be set at 50% of the annual interest return with an accruing balance each year (payment plans determined on a deal by deal basis).
- 1.10x Minimum DSCR when blended with Senior Loan. Not applicable for preferred equity and JV Options.
- 2% to 4% Loan Fee.
- 0% to 2% Exit Fee.
- Mezzanine Loan terms are subject to a 2<sup>nd</sup> deed of Trust and Satisfactory Inter-creditor Agreement with Senior Lender.
- Preferred Equity Loan terms are subject to an agreed upon a percentage of shares within the ownership entity. Forward purchase options may be required.
- Joint Ventures are subject to an agreed upon percentage of shares within the ownership entity. Joint Venture Agreements may require, purchase rights, development / construction rights, property management rights, etc)

## **Benefits to ACI Mezzanine / Preferred Equity / Equity / Joint Venture Financing**

- Increase the total loan proceeds for projects / properties while conserving cash for other uses
- Increased leverage to 90% LTC / LTV
- Combined cost of capital is competitive
- Both the debt and other financing can have the same terms
- In some cases a purchase option can be prearranged
- Forward commitments to purchase the property can be arranged
  
- We have many options available and can custom fit a financing program that works
- ACI has the expertise and resources for a smooth transition from initial discussion to closing
  
- References and recent closings available to support our capabilities and resources

Jeff Morris at ACI  
Senior VP Marketing and Business Development  
Advanced Commercial Credit International (ACI) Limited  
Tel: (902) 405-4004 (direct line)  
Fax: (902) 405-4021  
Website: [www.advancedcommercialcredit.com](http://www.advancedcommercialcredit.com)

Commercial Real Estate Investment Bankers  
With offices in Canada and the United States

This message is for the named person's use only. It may contain confidential, proprietary or legally privileged information. No confidentiality or privilege is waived or lost by any transmission. You are not authorized to transmit or communicate to anyone information contained in this message, including attachments, without prior authorization in writing. If you receive this message in error, please delete it and all copies from your system, destroy any hard copies and notify the sender. ACI (Advanced Commercial Credit International (ACI) Limited) its affiliates and/or its respective subsidiaries each reserve the right to monitor all e-mail communications through its networks. Any views expressed in this message are those of the individual sender, except where the message states otherwise and the sender is authorized to state the views of such entity. Unless otherwise stated, any quotes and/or pricing information in the message is indicative only, is subject to change and does not constitute an offer to deal at any price quoted. Any references to the terms of the executed transaction should be treated as preliminary only and subject to our formal and final approval. This communication is issued E. & O.E. and without prejudice