



## Advanced Commercial Credit International (ACI) Limited

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

With Offices in USA and Canada

Commercial Mortgage Underwriting & Lending Services

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# Hard Money Financing Program

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## Hard Money Loans

We are a direct correspondent for the FASTEST private lender in the country. Our loans feature: NO APPLICATION FEES NO DUE DILIGENCE FEES and NATIONWIDE LENDING We specialize in bridge loans on commercial real estate for: Land Development Acquisitions Partnership Buyouts Foreclosures Bankruptcies. We can close in two weeks or less.

In today's fast-paced business environment, where opportunities come and go in an instant, there is a need for a lender that can move as fast as your opportunities do. Our lender is an asset-based, private lending firm that specializes in meeting the lending needs of our borrowers with the speed and efficiency that other lenders cannot match. Our ability to fund projects that have reached a "critical timeline" is what sets us apart from other lenders.

Our lender specializes in funding short-term bridge loans on commercial real estate for land development projects, partnership buyouts, foreclosures, bankruptcies and acquisitions. We have the expertise to help borrowers move their project forward and get to the next stage of financing.

As a Direct Private Lender, our lender offers:

Nationwide Lending No Application Fees, Due Diligence Fees, or Underwriting Fees No Interest Payments - Our loans can be structured so the borrower does not make interest payments during the term of the loan. No Equity Partners - Our loans are a better, less expensive, option for borrowers than an equity partner. Borrowers can maintain control of their project while funding it for a fraction of the cost of bringing in an equity partner.

Because our lender is a direct private lender with a proprietary underwriting and due diligence process, we fund loans expeditiously with the flexibility to meet our borrower's needs and deadlines.

When a loan falls outside of traditional commercial lending or banking parameters, borrowers are left with very few choices for financing. First, a borrower is usually faced with paying expensive, non-refundable application fees to a typical hard-money lender for them to "evaluate" their project. Unfortunately, most of these projects remain unfunded and the borrower is out both their money and their precious time spent pursuing financing with that lender. Our lender never charges application fees or any other fees to look at a project and we will tell you immediately if we are interested in your project.

The borrower's other option is to bring in an equity partner to fund their project. By choosing this option, borrowers forfeit the majority of their profits to the equity partner. In addition to the lost profits, bringing in an equity partner often results in loss of control over the project. Our lender is always less expensive than an equity partner, and our borrowers remain in control of their project.

If you have a project that has a critical deadline, we are your best option for getting it funded in time.

FEES: We do not charge any fees to look at your loan

LOAN TO VALUE: Maximum LTV is 50% of the quick-sale value

LOAN SIZE: Our loans are \$1 million and up

PREPAYMENT: No prepayment penalties

TERM: 12 months or less

LIEN POSITION: First lien position only

INTEREST PAYMENTS: No interest payments-We generally do not require borrowers to make interest payments during the term of the loan

COLLATERAL TYPE: Commercial Buildings Income Producing Properties Developed Parcels and Lots Entitled Land Raw Land

COLLATERAL LOCATION: The collateral must be located inside the United States. We do not lend internationally for hard money loans

Terry Taylor at ACI

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