

Creative EDGE in Commercial Finance



\$uccess Highlight

<u>Property Type</u>: Two Ranches 167 Acres & 70 Acres <u>Program</u>: Private 'Soft' Money. <u>LTV</u>: 50% of the 'As Is' Value. <u>Terms</u>: 9.25% Rate, 20 Year Note & Amortization. <u>Use of Funds</u>: Expand cattle operation.



<u>Issues</u>: Rural property, low county population count, minimal property improvements, and documentation on income was difficult to obtain.

Sweet Spot for Commercial Real Estate

Soft Money

- \$250k \$2.5mm
- Acquisition & Refinance
- 5 30 Year Terms
- Commercial Real Estate

Private Money

- \$250k \$5mm
- Acquisition & Refinance
- BK's, Foreclosure Avoidance, Workouts, etc.
- 1 5 Year Terms

PROPERTY TYPES

- Multifamily (5+ Units)
- Industrial / Light Industrial / Warehouse
- Retail / Office
- Restaurants
- Self-Storage
- Automotive
- Mobile Home Parks / Campgrounds
- Land Development / Construction

- Mix-Use
- Daycare / Pre-School / School
- Land / Ranches / Farms
- Hospitality Hotel / Motel
- Assisted Living Facilities / Nursing
- Canna Use / Hemp Props
- Gas Station / Convenience Stores
- Special Use, Etc.

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