

**Michael Ryan - MORTGAGE BROKER**  
**Key To Your Perfect Mortgage**

**Commercial Loans**

**August 2016**

**Market News-Points: Interest Rates "Steady As She Goes"**

- HVCRE - Fed regulators leaning on lending, to lower LTV and increase recourse guidelines
- Big money staying close to coastal entry points. SF, LA and NY. Gets thin only a few miles out.
- Interim financing for the short-term (Between Now and Stabilized) - Bridge FF&E financing. TI financing. HELOC's. Energy Upgrades.
- Non-recourse for low LTV properties. Reasonable pre-payment structures.
- More underwriting on 'current' real rents, some pull-back from using 'market rents'

**How We Help You and Your Clients:**

Our Special Sauce is the conversations to develop a game plan. Then early data collection to verify the ability to perform. We execute on the game-plan. The solid up-front work yields the solid results you seek.

Who are you working with today in need of the 'little bit extra' to bring it home ?

**\$ 200,000 to \$ 2,500,000 loan sizes**

**Property Types:**

Single Use – Single Tenant  
Industrial  
Manufacturing  
Storage

Mixed-Use  
Apartments – Care Facilities  
Mulit Tenant Office  
Construction

**Our Sources:**

Dozen + Local Banks  
Institutional Funds  
Insurance Companies and Wall Street CMBS Funds

**Also: SBA loans, Construction, Bridge and Mezzanine**

**What do you do with this information?**

**Call Mike**