

Michael Ryan - MORTGAGE BROKER
Key To Your Perfect Mortgage

Commercial Loans

October 2016

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

- International 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'. Underwriting slowly tightens up a bit more.
- HVCRE (High Value Commercial Real Estate) - Fed regulators leaning on lending, to lower LTV and increase recourse guidelines

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

Conversation to Strategies to Solutions = DONE

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