

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

**Commercial Loans**

**January 2017**

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

- More compliance on the way as the CFPB expands home-loan focus into commercial
- CMBS delinquencies: 3 %. However legacy loans are at 11 %
- 2.5 M + sales volume slowing yet price increases are accelerating
- Some pull-back in underwriting leniency. As the market expansion cools, so do the metrics.

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

Conversation (develop goals / milestones), Lending Partner Research (viability / parameter expectations), Solutions (document collection / verification), Execution (loan submission / completion)

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  
Insurance Companies

Institutional Funds  
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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