

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

**Commercial Loans**

**July - August 2017**

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

- Gov't regulators stress testing banks for a 35 % value drop. By order of the Federal Reserve. And the last time the Fed got it right ??
- Continued talk around CMBS defaults, not happening in core areas
- Underwriting and Lending in general continues to edge tighter.
- Expect hotel / motel lending to be more conservative. Current new rooms being built is up 19 %. This will concern lenders about potential supply issues.

**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

Multitenant Office

Construction

**Our Sources:**

Dozen + Local Banks

Institutional Funds

Insurance Companies

Wall Street CMBS Funds

**Also:**

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

**What do you do with this information? Call Mike**  
**Turned Down by a Bank? Call us, we can help about 50 %**  
**of them change the answer.**

**Conversation to Strategies to Solutions = DONE**

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