

Michael Ryan - MORTGAGE BROKER
Key To Your Perfect Mortgage

Apartment Property Loans

January 2017

***Turned Down by a Bank? Call us, we can help about 50 %
of your clients change the answer.***

Market News-Points:

- Go-go years CMBS balloons just about completed. The last third of the 05-07 originations moving through.
- 65 % of CMBS loans paid off on-time. Slightly lower than past performance.

Definition of "Apartment Loan" Category:

Market Rate Residential Apartments, Senior Only and Single Room Occupancy, Care Facilities, Low-Income Housing and Student Housing

Quick Notes for General Options:

Pre-Stabilized Properties : Rehab / Repositioning / Flip

**Bridge Financing
Construction**

**Mezzanine
Equity Based**

Stabilized Properties:

FNMA DUS and FHLMC – Primary and Secondary Markets

80 % loan-to-value: 30 and 15 year fixed rate loan, in addition to 3, 5, 7
and 10 year fixed options

Available for loan amounts as low as: \$ 750,000

Traditional – CMBS, Life Companies and Portfolio Bank Lending

Max. 80 % LTV: Fixed rates, Adjustable rates. Pre-pay, No Pre-pay. Points,
No Points. Recourse, Non-recourse. Fully amortizing available.

Which of our dozens of sources Best fits YOUR needs ?

What do you do with this information? Call Mike

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