

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

**Apartment Property Loans**

**August 2018**

***Time to roll-out of your Adjustable or get off the Balloon ride? 30 year fixed rates in the 5's available.***

**Market News-Points:**

- Sacramento 2<sup>nd</sup> hottest market in U.S. LA and SF in top 12, SJ # 18
- Nationwide new supply approx. 360,000 in 2018, should help keep lid on rent increases

**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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