

Michael Ryan - MORTGAGE BROKER
Key To Your Perfect Mortgage

Apartment Property Loans

December 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:

- Re-position while avoiding Capital Gains taxes and 1031 timelines
- 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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