

Michael Ryan - MORTGAGE BROKER
Key To Your Perfect Mortgage

Commercial Loans

July 2016

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

- Defeasance collateral replacement
- Vacancy Rates continue to Drop
- 6 M sf + of office under construction in the Bay Area.
- Add to this: employee densification: 2010 = 225 sf, 2015 = 138 sf per employee
- Interim financing for the short-term (Between Now and Stabilized) - Bridge FF&E financing. TI financing. HELOC's. Energy Upgrades.
- Non-recourse for low LTV properties. Reasonable pre-payment structures.

How We Help You and Your Clients:

Our Special Sauce is the conversations to develop a game plan. Then early data collection to verify the ability to perform. We execute on the game-plan. The solid up-front work yields the solid results you seek.

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
Institutional Funds
Insurance Companies and Wall Street CMBS Funds

Also: SBA loans, Construction, Bridge and Mezzanine

What do you do with this information? Call Mike
Conversation to Fund-able Strategies to Solutions

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