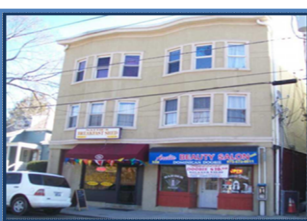


Conventional, Bridge & Construction Loans



Residential - Multifamily - Industrial - Retail - Office - Self Storage - Hotel - Mobile Home Park - Mixed Use
 Commercial Construction Loans from \$500,000 to \$10,000,000

Construction Loan Case Study Up to 85% LTC



Investor purchases a \$1,500,000 vacant lot to build a 25 Unit Multifamily projected at a \$4,000,000 construction cost budget. Investor puts \$750,000 (50%) down payment and "Lender" provides a \$750,000 (50%) Bridge Loan. After the permits are received the "Lender" provides a \$4,000,000 (100%) construction loan. No additional cash equity is required:

\$1,500,000 Land Cost (\$750,000 Bridge Loan)
 \$4,000,000 Construction Budget (Construction Loan)

 \$5,500,000 Total Project Cost
 \$750,000 Bridge Loan + \$4,000,000 Construction Loan = \$4,750,000,000



Hospitality Financing Options \$1,000,000 to \$20,000,000 Up to 75% LTV

Conventional Bank Loans up to 65% LTV
 CMBS Loans up to 75% LTV
 SBA Loans up to 85% LTV
 SBA Financing with 15% down payment
 Refinance SBA 7A to a SBA 504
 Interest Rates: Call for Quotes

Private Money Bridge Loans
From \$500,000 to \$100,000,000
Up to 75% LTV

7 to 14 Day Start to Closing
Fast Response
Interest Only Payments
No Prepayment Penalty
Up to 75% LTV with Exit Strategy
Rates: Call for Quote
Typically No Appraisal

Multifamily Financing Options
\$750,000 to \$50,000,000
Up to 75% LTV

No Tax Return Programs
Conventional Bank Loans
1.15 to 1.20 DCR
Agency Loans (No Tax Returns)
3, 5, 7 & 10 Year Fixed Hybrid Loans
Full Term Interest Only Loans
Interest Rates: Call for Quote
Nationwide Agency Loans

Lee's career started in the Mid 80's working for a Multifamily Syndicator specializing in multifamily acquisitions for limited partnerships. By the late 80's, Lee moved into the financing side of the business and has worked for Commercial Banks, Thrift & Loans, REIT-CMBS and as a Commercial Mortgage Broker. With over 35 years' experience in the business, Lee has developed a streamlined system for analysis of conventional, structured, and added value Bridge Loans based on the 80/20 Rule.

The 80/20 rule, also known as the Pareto Principle, is a concept that applies to many aspects of life, and real estate is no exception. In real estate, it suggests that a small portion of your efforts (around 20%) will generate a large majority of the results (around 80%). Do you remember when real estate school taught us; location, location, location, then qualify and close?

In real estate finance, 80% of the math is typically accomplished with 20% of the key information. Bridge Loan Pro, guides you to the key 20% for each of the commercial property types for structuring conventional or Bridge financing.

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Loan programs and interest rates are subject to change with market conditions