

COMMERCIAL REAL ESTATE LOANS

A Lending Solution for Owner-occupied and Investment Property Financing

The decision to purchase property for your business is often a wise one but the loan application/closing process can be quite cumbersome. The key is finding the type of loan that is best for your situation and easy to close. United Structured Finance Company (USFC) offers a wide array of debt and equity products including:

- Construction financing
- Property acquisition or renovation
- Securitized debt
- Institutional portfolio debt
- FNMA DUS financing
- SBA loans

Loan Uses

- Multi-family properties
- Manufactured housing
- Multi-tenant industrial facilities
- Self-storage facilities
- Anchored retail developments
- Hospitality businesses



LOAN HIGHLIGHTS - FIRST MORTGAGES

Loan-to-value financing of up to 100%

Full, limited, and non-recourse (non-guaranteed) loans

Amortization up to 30 years

Optional rate lock at application

Low fixed rates

Close in 45 to 60 days

LOAN HIGHLIGHTS - MEZZANINE FINANCING

Transactions from \$500,000 to \$5 million

Loan terms of 2 to 10 years

Fixed or floating interest rates

Up to 90% loan-to-value ratio (when combined with a first mortgage from USFC)

Non-recourse loans with standard carveouts

Interest-only amortization

Pricing index based on treasury (fixed) or 30 day LIBOR (floating)

Prepayment options include yield maintenance or declining balance

Flexible prepayment structures; interest only



UNITED
STRUCTURED FINANCE CO.

United Behind You.™

UNITED STRUCTURED FINANCE COMPANY

2723 S. State Street, Suite 210 • Ann Arbor, MI 48104
877.332.4700 • Email: contact@unitedstructuredfinance.com
www.unitedstructuredfinance.com

Benefits for you and your business.

Whether you are purchasing a commercial property for your own business, acquiring investment property, or refinancing existing debt, USFC can help you arrange the **customized financing** that best suits your needs.

OWNER-OCCUPIED PROPERTY

Buying a property to house your business allows you to **eliminate rising lease costs** and **reduce the likelihood of disruptive relocations**. In addition, there are **tax advantages** to owning your own property, as well as the financial rewards of **long-term property appreciation**.

DEBT REFINANCING

To **improve your cash position** or **raise capital**, consider refinancing the existing debt on your property. This will allow you to amortize your debt over a longer period of time in order to **reduce your monthly payments**.

REAL ESTATE INVESTMENT

Mezzanine financing is used in some real estate projects when a gap exists between the first mortgage and the borrowers' equity participation. With **up to 90% financing**, USFC can help you achieve the **financial leverage** you need to meet your real estate investing needs.

Choosing the right loan

There are several factors that can influence the type of loan that is best suited to your needs. These may include, but are not limited to; the type of property, the loan-to-value ratio, and timing requirements. Your USFC professional will help you select the right loan for your situation.

How to Apply

To apply, simply complete the USFC Pre-Approval Application Packet. This packet contains a simple, easy to follow checklist of items required by the lender. Upon receipt of your information, you will be contacted by a specialist to discuss your next steps.

Questions?

If you have any questions about financing your real estate acquisition, please contact USFC. Our experts can assist you in matching your business needs to the loan with the best possible terms, options, and timing.

Make it your own.

Apply for a commercial real estate loan today.



United Behind You.™

UNITED STRUCTURED FINANCE COMPANY

2723 S. State Street, Suite 210 • Ann Arbor, MI 48104
877.332.4700 • Email: contact@unitedstructuredfinance.com
www.unitedstructuredfinance.com