



# *People's Choice Mortgage*

----- *Commercial Lending* -----

(800) 637-7737

[www.mycommercialloanadvisor.com](http://www.mycommercialloanadvisor.com)

## **Commercial Loan Programs**

At Peoples Choice Mortgage, we've designed our Commercial Loan Programs for customers who are not well served by traditional banks and other financial institutions. We specialize in financing income providing property, such as office, retail, industrial and multi-family including unanchored retail; turnaround properties with temporary cash-flow deficiencies and odd property types.

We excel at traditional income producing property types such as office, retail, industrial and multi-family, but we focus on transactions where there is a bit of a story on the deal or the borrower is in need of a fast closing. We close most of our loans in 30 to 45 days. We are able to accomplish this because we do not have excessive layers of management and bureaucracy; we are accustomed to seeing outside the box deals and are able to help lenders make decisions quickly.

### **Multi-Family Housing, 5+ Units:**

These types of residential structures that include 5 or more dwelling units in the same building. Generally, these are multistory residential buildings containing apartments for rent. It is a structure with individual apartment units but a common entrance and hallway.

### **Mixed Use/Apartment Building:**

In terms of our valuation we consider such factors as age, condition, supply and demand issues just to name a few. These property types may be an insurmountable hurdle for some lenders; however at Peoples Choice Mortgage, we have the knowledge and experience to clear those hurdles. Valuation factors vary for each property type but our ability to understand the industry and the facts that affect value enable us to outperform all others.

### **Office Property:**

We understand and appreciate clients that have office properties or are looking to purchase an office property. Whether your property is a class A, B or C, or not fully occupied, we can help you get the financing terms that you are looking for. We know office Property and we are experienced at getting through the challenging situations.

### **Warehouse/Self-Storage:**

Over the past decade, we have seen a growing number of self-storage facilities appear around our neighborhoods. This once underserved market has been developed into one of the more competitive building classes in the country.

### **Retail Buildings:**

Retail buildings come in many shapes and sizes and are intended for many different uses. Some cater to impulse shopping due to location while others are destination locations. Whether you have a free standing building of 1,000 square feet or a super regional shopping center we have the expertise to value your facility properly and efficiently. Peoples Choice Mortgage offers financing on a wide range of retail real estate investments. Whether it is a stand-alone retail site, a strip center or a regional mall, Peoples Choice Mortgage can meet your financing needs.

### **Industrial Properties: Land Acquisition & Development**

As technology has improved, so has the style and construction of many types of industrial facilities. Whatever building type, style or location we understand the vast complexities and ever-changing markets that give rise to value. Often times, our nationwide experience and expertly trained staff can access your property's value in a very limited period of time. We constantly strive to maintain an up-to-date, active knowledge of the industry but we also don't lose sight of this vital industry's history.

### **Land Acquisition & Development:**

The purchase and development of real estate can be a daunting experience, and acquiring financing for it should not make the task even more challenging, we at Peoples Choice Mortgage can handle everything for you at one time and in one place. We are committed to moving quickly in order to keep you on schedule; no matter if your plans involve a single commercial building, an entire commercial development, or a residential community

### **Special Purpose/Unique Properties:**

Our nation's real estate market is extremely diverse with countless types of properties. Special purpose and unique property types may be an insurmountable hurdle to some lenders but at Peoples Choice Mortgage we have the knowledge and experience to clear those hurdles. Peoples Choice Mortgage will consider all commercial and unique property types falling within our program guidelines and loan amounts.

### **Hotels/Motels:**

Non-flagged hotels and motels are still considered a large component in the hospitality industry, but generally at a different competitive level. With our industry knowledge and expertise we feel we are more capable of understanding the non-flagged world of hotels and motels vs. other lending alternatives. Our valuation assumptions are based on facts that are relative to the property in question. Sources of revenue for non-flagged hotels and motels may include food and beverage areas, conference rooms, banquet rooms and daily room rentals but room revenue may also include weekly or monthly rentals that are typically not allowed in flagged hotels. This semi-permanent style of occupancy may be considered undesirable to some, but we recognize that certain properties compete at different levels. Again, the economics of supply and demand dictate the value.

### **Restaurants:**

Whatever your dining pleasure might be, Peoples Choice Mortgage can fulfill the appetites for our clients with our keen knowledge of restaurant valuation. While we can't predict what restaurant will work at what location, we can do a thorough analysis of your location and facility to determine value. The time-tested adage of location, location, location applies to restaurants as much as anything else. Key factors in valuation include access, visibility, parking, and location, as well as a myriad of building factors such as size, age and condition.

Peoples Choice Mortgage offers competitively priced financing for a wide range of restaurant properties; including owner-occupied, and leased properties, quick-serve or full-serve restaurants, neighborhood settings or urban locations.