

First Financial Bancorp now offers the following options...

Owner User Properties

- Up to 90% LTV
- Construction to Perm Financing
- Tenant Improvement & Closing Costs Financing
- Interest Only up to 5 Years
- 25 Year fully fixed rates
- No Balloons, Calls or Re-sets
- Forward Rate Lock up to 12 Months

Credit Tenant

- Up to 85% LTV Financing (with Cash Out)
- Non-Investment Grade Tenants
- Loans May Extend Past Lease Term
- Lower Debt Coverage Requirements than Competition
- Non-Recourse

Investor

- Up to 75% LTV Financing (with Cash Out)
- Tenant's Financial info not Required/No Debt Coverage Requirements
- Up to 3 tenants in the Building
- Minimum Term on Largest Tenant is 3 yrs
- Recourse Loan

Sale Leaseback

- Purchased at 100% FMV-Fee Simple
- Transactions Size: \$2MM +
- Company Revenue Size: \$10MM+
- Term: 10 Year Lease Term Preferred
- Property Types: Industrial, Office & Retail

We also offer a CMBS product for loans over \$7,000,000.

- LTV up to 80%
- 5-10 yr term
- Lowest possible rate

For more information, contact:

Rick Tobin
First Financial Bancorp
310-571-3600 x203
info@realloans.com
www.realloans.com

