



Commercial Monthly Newsletter
 Allstate Mortgage Services
 (800)430-9222 www.AllstateMortgageServices.com

Allstate Mortgage Announces the Hottest Product for Small Businesses!

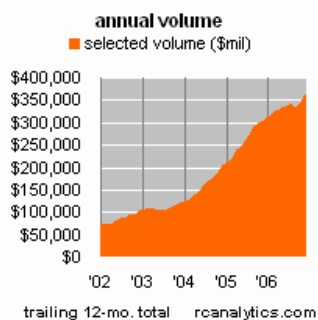
(100% No Income Verification Commercial Mortgage arrives!)

Ask about our:

- 100% Commercial Financing
- 90% Stated Income Loans
- Our 5.9% Fixed Apartment Financing
- And more...

Key Market Indicators:

Total Annual Commercial Volume

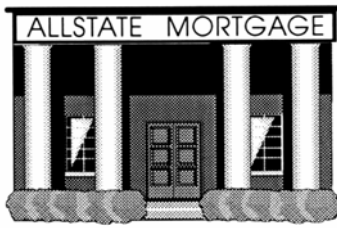


Let's face it. Cash is king when running a small business and the more of it you can keep – the healthier the business. Most businesses are stuck paying rents that go up every year, often with ridiculous CAM charges that they have nothing to do with anything but have to pay anyway. But buying a building takes down-payment money that most small business owners just don't have. Enter our NO MONEY DOWN Commercial Loan. This loan is incredible! IT features:


- ◆ No Money Down so you can buy instead of renting
- ◆ No Income Verification because most small business owners make more than they show
- ◆ 30 year amortizations – which means lower payments
- ◆ 5-Year and 30-Year fixed options
- ◆ And a VERY favorable rate, typically Prime +1.5%

And there are HUGE advantages to buying instead of renting. First, your payment is fixed, no more rent increases. YOU control the maintenance. You can buy a building with 2-4 other office spaces under this program, charge them rent and actually have your mortgage payment TOTALLY PAID FOR BY SOMEONE ELSE! You get to depreciate the asset on your books but the property is actually APPRECIATING. SO you are building Net Worth – the benefits are tremendous!

Application is simple and the approval process is quick. There is no long process like an SBA loan application and UNLIKE the SBA, this loan will not also lien your primary residence. So go ahead, dream a little. Buy the building to house your business instead of renting and watch your wealth grow. Money, and proving your income, is no longer an issue. This loan is sweeping the country; we can barely keep up with demand so call us today and start building your net worth and SAY NO to your landlord!



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I hope this letter has enlightened you and helped you. Give us a call if we can ever be of assistance. WITH RATES AT HISTORICALLY LOW LEVELS and the ECONOMY POISED FOR IMPROVEMENT there has NEVER been a better time to buy commercial property! I wish you the best.

Yours for prosperity,

Thomas A. Azimi
General Manager

SPOTLIGHT ON: RECENT CLOSINGS

The following are just SOME of our recent closings in our Commercial Division. As you can see, whatever your commercial mortgage need, we typically have the best solution! Call us today for help with your next commercial mortgage:

\$7.5 Million Church Loan (Refinance & Construction) – Fast Growing Church needed to get a building loan but technically they were owned by a mother church. Multiple lenders denied them when they came to us. The rate we gave them was so good the mother church decided to refinance their larger loan and we ended up combining the two loans into one \$7.5 Million loan that is acting like a line of credit – the rate? 6.75% FIXED for 5 years with a 30-year amortization – interest only during

construction. No bank can touch that for church financing!

\$1.2 Million Restaurant Purchase and Expansion – Owner of a small catering company wanted to buy a defunct restaurant building and expand his business beyond catering to include lunch and dinner. We closed him on an SBA loan at 90% that included some money for working capital, etc. The loan officer that brought the deal to us looks like a hero as local banks were shying away from this deal because of the tentative start up nature and the fact that it was a restaurant!

\$1.5 Million – 15-Unit Office Building – This was a Stated Income, Stated Asset purchase at 80%! Borrower occupied 25% of the property and so the cash flow from the other 75% did not debt cover the loan. Yet we got them a 30-year amortization loan.

\$386,250 – Owner-Occupied Mixed Use Building – Besides the mixed use on this deal, the borrower wanted cash-out to 75% but the property did not cash flow. We put them on our NEW program with No Debt Coverage Ratio and closed them quickly. A true no debt coverage ratio investor loan – Amazing!