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Commercial Monthly Newsletter Allstate Mortgage Services

(800)430-9222 www.AllstateMortgageServices.com

The Ultimate Investor Loan is Here!!!

Ask about our:

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

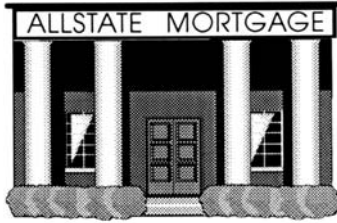
One blanket mortgage for all your residential rental properties and we can close it in an LLC to boot!

When buying investment real estate. Many people start with houses, duplexes, etc. Well, up to 4 of those you can get great rates with FNMA product. Once you go above 4 the lender choices go way down and so the rates get worse. This of course limits the profitability of the property. In fact, many lenders will not allow you to have more than 10 loans outstanding total so once you build your portfolio, there really becomes some limitations on financing.

ENTER OUR "WHITE ELEPHANT" LOAN. This loan is a commercial loan for 5 or more properties – even in different towns, where we group all those rental properties into one loan. This pays off all the individual loans and FREES the investor up to buy more properties with FNMA investor loans, etc. These loans CAN close in an LLC which limits your liability. In fact, the loan may not even show on your credit but that is not guaranteed. And if it does, it shows as one loan, not 10 and so you are free to buy more properties at the best rates.

The best part of this loan is that it ALLOWS FOR PARTIAL RELEASES.

This means, even though say 10 properties are securing the loan. If someone comes to you and offers twice what you paid you can sell them the one property, we will release the lien on that property so you are free to sell it. Now the overall LTV of the remaining properties must support the underlying debt but having that freedom to sell the occasional property is HUGE! So, you get to take a plethora of loans which are slowing down your investing ability and roll them into one loan, with strong commercial rates (in the 7's with 30-year amortizations), close it in an LLC and still have the freedom to sell the occasional property out of the blanket. Simply put, it is the BEST investor loan on the planet. WE CAN EVEN USE THIS FOR MULTIPLE SMALL MULTI-FAMILY DEALS. Total loan amount can not exceed \$3 Million and your credit needs to be good, but this product will improve your cash flow and free you up to get aggressive again. You can do as many of these as you want. All told, it is an incredible new product – call your Allstate Mortgage Services Rep today!



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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

Spotlighting Commercial Closings!

- **Apartment Complex Purchase - Loan**
Amount: \$843,750 -
City: Tahlequah, OK
- **Office Building Purchase – Loan**
Amount: \$680,000 –
City: McKinney, TX
- **Theater Building Refinance – Loan**
Amount: \$3.25 mil. –
City: Indianapolis, IN
- **Apartment Complex Purchase - Loan**
Amount: \$1.685 Million - City:
Waxhaw, NC
- **Ice Cream Parlor Refinance – Loan**
Amount: \$511,000 –
City: Lake Ronkonkoma, NY
- **Multi-Family Refinance – Loan**
Amount: \$469,000 –
City: New Port Richey, FL
- **Apartment Complex Refinance - Loan**
Amount: \$ 1.08 Million - City: Charleston, SC
- **Apartment Cash-Out Refinance – Loan**
Amount: \$ 1.2 mil. –
City: Tulsa, OK
- **Multi-Family Refinance – Loan**
Amount: \$491,000 –
City: New Port Richey, FL