



**Seasoned commercial property owners  
and business owners favor our loans over their banks because:**

A loan amortized over 30 years results in a substantially smaller payment than one which is amortized over 20 years (rates being kept exactly the same for the sake of comparison). Most of our loans are amortized over 30 years while most bank loans are amortized over 20 years.

Bank loans have a "call date" when the loan balance (a balloon payment) comes due in 1 to 5 years. And you will have to go through financing process all over again.

And what if your credit or your income circumstances have changed for the worse? You are going to be hard pressed to get favorable terms on a new loan. Or what if the bank is simply not interested in rewriting the note either due to tardiness in payments or change in their lending criteria? You will simply be at the mercy of the future circumstances. That will not be so with our loans; as long as you make the payments, your future credit and income issues will not come into consideration. Our loan is just like a home loan.

Your local bank lender may require an updated financial statement annually even after they close your loan. Our loans do not require any and after your loan closes you will not be asked for another financial statement for the life of the loan. Our loan is just like a home loan.

Let us compare a bank's 5-year mortgage loan against our 5-year loan: in five years the bank note comes due while in ours it continues on for another 25 years. Ours is what is referred to as 5/25, fixed rate for 5 years and adjustable rate for the remaining 25 years. And the changeover from fixed rate to adjustable rate at the end of 5 years is automatic, it simply rolls from one to the other.

Aside from the 5/25 program, we have 3/27, 7/23, 10/20, 15/15, and 30/30. We have fixed rate programs for the life of the loan. We have adjustable rate for the life of the loan programs. We have 35/35, amortized over 35 years and fixed for 35 years. We have 3-year balloon, 5-year balloon, 7-year balloon programs also (at lower rates than 3/27, 5/25, 7/23). Your holding plans will determine which program will serve you best.