

Freedom Capital LLC

Specializing in Commercial Real Estate

S.E. USA Loans ONLY:

(12 States ONLY)

- Flagged **Hotels/Motels** on Major Highways
- Newer Franchised **Gas Stations/C.Stores**
- Commercial **Assisted Living Facilities**
- Profitable **Car Wash Locations**
- **Construction/Rehab.** - (**Not** for Hotels/Motels)

GUIDELINES for ALL Properties and LOANS:

- 75% to 90% Total LTV using SBA-504b and/or 7a Programs (Owner-Occupied ONLY)
- Minimum Loan Amount of **\$400,000**
- Maximum Loan Amount of **\$9,000,000**
- Bank/SBA Interest Rates from 5.25% to 6.875% plus adjustments (if needed - as of today).
- Purchase and Refinance (minimal renovation) Lending - 1st Lien Position .
- 650 Minimum Experian FICO Score and Credit Card Balances BELOW \$60,000
- NO Bankruptcy or Foreclosure or Short-Sales on Guarantor(s) Credit Report(s)
- 10% of Loan Amount "In-Hand" for Cash Reserves (typically held by borrower)
- Successful, Profitable Properties and Extensive Owner Experience
- NO Broker Fee paid by Lender – BUT, Broker Fees will be Protected at Closing (1st Lien)
- Available **ONLY** in AL, AR, FL, GA, KY, LA, MS, NC, SC, TN, TX and VA.

Hotel/Motel Property Guidelines:

- 80 to 120 Rooms (preferred) with INTERIOR Corridors Only
- Prefer Newer Properties (Under 35 Years and/or Renovated in past 8 Years)
- Franchised Property ONLY – Marriott, Holiday Inn, Microtel, Hampton Inn, Quality, Etc.
- Must be Adjacent or "within view" of Interstate and/or Primary Multi-Lane Highway
- 80% to 85% LTV for Purchase or Refinance (**NO** Hotel/Motel Construction/Rehab).

Gas Station – Convenience Store Property Guidelines:

- Prefer Newer Properties (Under 30 Years and/or Renovated in past 10 Years)
- Brand Signed – Oil Company (BP, Shell, Chevron, etc.) or C.Store (Circle K, 7-11, etc.)
- Clean Environmental History (already remediated if needed) and Current Report/Survey
- High Traffic Volume Location on Busy Highway or in Well Populated Area
- 75% to 85% LTV for Purchase or Refinance (50% to 75% LTC for Construction/Rehab.)

Freedom Capital, LLC

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480-656-2688

FreedomCapital@msn.com - **Current S.E. RATE SHEET**

(**ALTERNATE** Sources for **Churches, Multi-Family, N.O.O., Others**)

(02/22/2012)