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Retail Rates

CONSOLIDATED

Bridge Loan Programs

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Bridging the Gap Between
Bank and Private Commercial Financing



For a Speedy Quote Send Executive Summary or Business Plan, PFS, Credit, Schedule of RE, Operating Statements, T-12 & Rent Roll to mat@svsfinance.com
15466 Los Gatos Blvd. Suite 212 Los Gatos, California 95032 Office 408.650.4558 Fax: 408.465.5303 www.svsfinance.com

The FORMULA ATLANTIC Commercial QUICK CLOSE Non-Recourse BRIDGE

Program Highlights
Loan Amounts from \$500,000 to \$45,000,000+
Office, Retail, Industrial, Mixed Use, MOB, Hospitality, Infill Land - cbc
Low to no Debt Service
2 Years Operating Statements + Trailing 12, Rent Roll
NO Minimum Credit Score
NO APPRAISAL!! In-House Valuation & Site Inspection

**As Fast as it Gets!!!
5 Day CLOSE!!**

NO PREPAY!!!

NON-RECOURSE
Loans under \$1MM = 8.25%+
Eligible properties: CA ONLY
NO PREPAY Interest Only
65% LTV on Purchase when =<60% As-Is
Rates subject to adjustment on poor Property Condition



PROGRAM	RATE	LTV N/O/O RESIDENTIAL	LTV COMMERCIAL	FEE	PREPAY	EXTENSION OPTION	TERM
DYNO - 6	7.900%	65%	55%	3.00%	NONE	1% Ext Fee & .50 to Rate	6 Months
DYNO - 12	7.900%	65%	55%	3.50%	NONE	1% Ext Fee & .50 to Rate	12 Months
DYNO - 18	7.900%	65%	55%	4.00%	NONE	1% Ext Fee & .50 to Rate	18 Months
DYNO - 24	7.900%	65%	55%	5.00%	NONE	1% Ext Fee & .50 to Rate	24 Months

Quickest and Easiest Close in TOWN! PFS (1003) + Credit + Property Address = Term Sheet and Loan Docs

The AMERICAN LEMANS Commercial NON-RECOURSE A Paper BRIDGE

Program Highlights
Loan Amounts from \$25,000,000 to \$1,500,000,000+
Multi-Family and Commercial
2 Years Taxes Personal and Business
2 Years Operating Statements + Trailing 12, Rent Roll
Minimum 680 Credit Score

NON - RECOURSE

**5.55%
3/1/1 Bridge**

Eligible properties: All MultiComm Food Ttypes Nationwide
Rates subject to adjustment on poor Credit / Property Condition
Large Portfolios Welcome
Index: 6 Month LIBOR
12 Month Lockout

PROGRAM	RATE	1 MONTH LIBOR	LTV	FEE	PREPAY	MARGIN	AMORT
BRIDGE	5.550%	0.770%	75.000%	1.50%	Guaranteed Interest	2.50% to 3.00%	3/1/1

The CORKSCREW REPERFORMER Commercial NON-RECOURSE BRIDGE

Program Highlights
Loan Amounts from \$10,000,000 to \$45,000,000+
Multi-Family Apartments 5+ Units, Office, Retail, Industrial
2 Years Taxes Personal and Business
2 Years Operating Statements + Trailing 12, Rent Roll
Minimum 680 Credit Score

**Up To 80%
of PURCHASE**

**100
RENOVATION
COSTS**

.50 Investor Exit Fee
Loans <\$10MM & >\$45MM cbc
Eligible properties: All MultiFamily - 4 Food Groups Commercial
Rates subject to adjustment on poor Credit / Property Condition
Borrower must have Development Experience: Resume/Bio
Index: 1 Month LIBOR

PROGRAM	65% - 80% LTV of PURCHASE	RENOVATION COSTS	1 MONTH LIBOR	MARGIN	PREPAY	FEE	AMORT
REPOSITION	4.550%	100.000%	0.770%	400	Guaranteed Interest	1.50%	3 YR I/O

Call for: 40 YEAR Amortization Program Pricing and FIXED RATE TERMS: 15/15, 30/20, 30/25



Pray for Our Nation, Our
Troops & Peace in this
World

Tailored Commercial Real Estate Financing & Trust Deeds

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