

**Loan Size > \$500,000 +****Location**

Urban and suburban US properties. Major metropolitan areas only.

**Collateral**

Improved income producing commercial properties.

**Rates**

From 9.99% - 12.99%

**Terms**

1-3 years, interest only, no prepayment penalty

**Max LTV > 65%**

**Purchase:** Value is actual purchase price of the real estate. If borrower has down 30+% in cash, we'll "stretch" the LTV max.

**Refinance:** Value is Avatar's opinion of the appraised value of real estate for refinances. We have our own review appraiser and principle travel to visit each property.

**Creative/Flexible:** Blanket loans, points and fees wrapped into the loan, multiple income sources considered.

# 2 Week Closing Time or Less

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