



## Advanced Commercial Credit International (ACI) Limited

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With Offices in USA and Canada

Commercial Mortgage Underwriting & Lending Services

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### ACI New Mezz Program: Increase Total LTV on Deals to 80%

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Via subordinate participations in mortgages, mezz loans or preferred equity. We will finance the first lien to 65% LTV; and/or provide the second lien to 80% total LTV.

We will finance traditional asset types (office (CBD, suburban, medical, etc), retail, multi-family, industrial, student housing, etc...) and this program is not applicable for operating type businesses like hotels and health care.

Participating amount averages \$20-25MM, ranging from \$10-50MM. Deal length maximum is 7-years, mostly 3-5 years. This program typically does not participate in construction loans. Pricing and leverage can vary significantly deal by deal.

Pricing is on a deal by deal basis, but if the first is 65% LTV, we would go up to 75/90% LTV. We have financed deals from 50% to 65% LTV priced in the low double digits and others from 70% to 80% priced in the mid to high teens. The blended target return for the fund is 15%.

Hope this helps and feel free to send these deals scenarios over for ACI to look at.

Thank you,  
Terry Taylor

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