

**Advanced Commercial Credit International (ACI) Limited ( A Virginia Corporation)**

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[www.advancedcommercialcredit.com](http://www.advancedcommercialcredit.com)

With Investor Offices in USA and Canada  
Commercial Real Estate Investment Banking  
Real Value for Commercial Real Estate Owners

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DATED: January 1, 2012      New Bridge Loan Financing Program for Commercial Real Estate

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ACI has a new unique BRIDGE Financing Program

Here are the terms, conditions, and guidelines:

**Non-recourse**

Except for standard carve-outs

**Property Types**

All income producing property types including:

Multifamily  
Industrial  
Retail  
Office  
Hotels  
Medical  
Storage

**Property Requirements**

Stabilized Preferred  
Major Centers  
We will finance construction

**Minimum Loan Amount**

\$5,000,000

**Loan to Value**

65% standard  
We can leverage to 85%

**Rate**

Standard fixed rate of 7%  
(Variable rate financing is not offered with this program)  
There is also a 2% rate that gets added to the principal amount of the loan

**Payment**

Interest only

**Term**

3 Years with 2-1 year extension options

**Amortization**

Not applicable

**Prepayment Penalty**

None

**Closing Time**

30-60 Days

**Other Underwriting Criteria**

Minimum cash flows will be established based on property net operating income

Minimum debt service starting at 1.2

Normal reserve requirements to deal specifics

Normal due diligence applies

Terry Taylor at ACI

President

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