

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

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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 Healthcare and Medical Real Estate Financing Program

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**New Healthcare and Medical Real Estate Financing Program**

**Primary Property Types**

Assisted Living Facilities  
Hospitals  
Specialty Hospitals  
Rehabilitation Hospitals  
Ambulatory Surgery Centers  
Diagnostic Imaging Centers  
Dialysis Centers  
Medical office buildings  
Long Term Acute Care Facilities  
Skilled Nursing Facilities  
Medical Clinics  
(No to: Wellness Centers, Health Clubs, Healthcare Product Suppliers, Health Food Stores)

**Ownership**

Both owner and non-owner occupied

**Financing Available**

New Construction  
Acquisitions  
Refinancing

**Recourse**

Full recourse

**Minimum Loan Amount**

\$2,000,000 - \$75,000,000 as appropriate given risk rating of obligor and deal structure

**Loan to Value**

65% standard for financing / we can leverage to 80%

For construction, our standard is 65% with options to 80% and in some cases, we can offer 100% loan to cost

**Rate**

Standard rate of 5.6% Fixed. (Variable rate financing is not offered with this program)

**Term**

5 -10 Years

Construction: 24 months

**Amortization**

To 25 Years

**Prepayment**

Typically 1%

**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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