

COMMERCIAL HARD MONEY LOANS	Min FICO	Loan Amt	Max LTV	Term	Doc Type	~Rate	~Fee	PrePay Penalty
Deals are originated primarily based off of the sponsor / property 'story' and exit strategy. Ability to escrow funds for interest, tax, insurance, HOA, & construction payments exist, as well as blanket scenarios with partial release clauses.	N/A	\$1M+	65%	1-2 Yr Balloon	Full or Stated	13-15% Interest Only	4-5% Lender Origination	None after first 6 months

**Other Info:** Examples include busted condo deals where units are now being leased, properties needing <20% funding to complete construction & lease-up, any other non-conforming deals with a good story and exit strategy.

**Property Types Available:** Multi-Family, Mixed-Use, Office, Retail, Self Storage, Flagged Hotel, MH Park

COMMERCIAL CONVENTIONAL BRIDGE LOAN	Min FICO	Loan Amt	Max LTV	Term	Doc Type	~Rate	~Fee	PrePay Penalty
Financing for strong sponsors with solid fico scores, full documentation and properties evidencing positive, documented cash flow. This program bridges the gap between today's lack of cost effective financing and future competitively priced, long-term financing.	600+	\$1.5M+	70%	2-3 Yr Balloon	Full Doc Only	From 6.5% Interest Only	2-2.5% Lender Origination	None after first 6 months

**Other Info:** Seasoning not needed for MF properties, provided current, verifiable rent-roll. The lack of prepay allows the borrower to refinance the loan whenever a better avenue presents itself. MF construction is allowed to extremely liquid sponsors only.

**Property Types Available:** Multi-Family, Mixed-Use, Office, Retail, Self Storage, Flagged Hotel, MH Park

COMMERCIAL CONVENTIONAL FANNIE MAE / FREDDIE MAC	Min FICO	Loan Amt	Max LTV	Term	Doc Type	~Rate	~Fee	PrePay Penalty
Government backed deals solely for liquid sponsors w/ current cash reserves, and solid, cash-flowing MF property types only.	680+	\$750k+	75%	5-7 Yr. Fixed	Full Doc Only	From 6.0% Amortized over 25-30 Yrs.	1-2% Origination including Broker Fee	Typically 3 Yr minimum

**Other Info:** Properties must be at 90% occupancy for the last 90 days. Deals are for the strongest of sponsors, though does allow for cash-out. Broker turns client over to GMC in exchange for a 1% referral fee paid out of closing proceeds.

**Property Types Available:** Multi-Family ONLY

\*\* All Commercial Loans originated nationwide only in locations w/ 35k+ in population. 100% vacant properties are not eligible. GMC does NOT collect upfront due diligence fees. All LOI's are issued before collecting any dollars from either broker or sponsor \*\*

SMALL BUSINESS CASH ADVANCES	Min FICO	Loan Amt	Max LTV	Term	Doc Type	~Rate	~Fee	PrePay Penalty
Financing geared specifically at small businesses and merchants who accept credit cards for payment. Any business collecting \$5k+ a month in credit card revenue, who's been in business for 9+ months are prime candidates for these advances.	~535+	\$5k+	N/A	6-9 Month Payback Period	Very Few Stips	Varies by Deal	\$0 collected prior to closing	NONE

**Other Info:** No broker licensing required. Brokers are paid 3-4% on EVERY deal. Closing typically occur in 7-15 business days. Merchant does NOT have to own property. No personal Guarantees necessary. Program is an advance (not secured by real estate), not a loan.

**Property Types Available:** Businesses accepting Credit Cards (ex. Restaurants, Dry Cleaners, Hotels, etc...)

[www.GMCMORTGAGECAPITAL.COM](http://www.GMCMORTGAGECAPITAL.COM)

60 Second Loan Submission: [HTTP://SUBMIT.GMCMORTGAGECAPITAL.COM](http://SUBMIT.GMCMORTGAGECAPITAL.COM)

FOR MORE INFORMATION ON ANY OF THE PROGRAMS ABOVE PLEASE CONTACT YOUR ACCOUNT EXECUTIVE

Inside Sales Team

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