



Pacific Financial Group
Real Estate Loans, Investments, Insurance

www.pacfigroup.com

Finance Newsletter
May 2018

LOAN SPOTLIGHT



Summary: Subject properties consisted of several large multifamily buildings that were located throughout the United States. Borrower is an existing client who sold a multifamily property that we financed for him several years ago. The challenge for him was finding a suitable lender who would be able to finance apartments nationwide. His local lender was unable to accommodate his request because the properties were located in states where they were not set up to do business. Given the number of properties and loan sizes involved, we were able to negotiate a decrease in both the interest rate and cost of the loan. The lender wanted the business and undercut the competition by 15 bps and the cost by \$10K. Our contact was a senior managing director who was well organized and flexible and made the loan process very easy despite the number of moving parts involved. We were able to wrap up acquisition financing within 45-60 days with no delays.

Loan Amount: \$12,800,000

Property Type: 200+ Unit Multifamily (multiple properties)

Location: Various States

Purpose: Acquisition / 1031 Exchange

Rate: 4.78%

Loan Program: 10 Year Hybrid

Index: 6 Mo Libor + 325 bps

Term/Amortization: 20 years / 30 years

LTV: 65%-75%

Prepay: 5,5,4,4,3,3,2,2,1,1

If you or someone you know might need our services, please forward this email to them or contact us for a loan quote specific to a property at (415) 680-0121. [Click here to sign up for our newsletter.](#)

Ask us about our CRE loan programs for cannabis tenants! We also offer generous referral fee program for 5+ multifamily and commercial real estate loans!



ABOUT OUR SERVICES

Pacific Financial Group is a full-service brokerage firm dedicated to providing clients with real estate loans, investment advice, financial planning and insurance services. Our success is the result of our client-focused commitment, professional integrity, industry and market knowledge and unique private banking approach to understanding the financial needs of our clients and delivering specifically tailored solutions. [Visit our website to obtain additional information about the types of investment advice and insurance services we offer.](#)

APARTMENT LOAN PROGRAMS

We are pleased to provide access to a large selection of 5+ unit multi-family loan programs from which to choose so you are assured of finding one that is best suited to meet your particular investment objectives. Drawing from our diverse pool of capital sources, your loan program options are limitless. [Visit our website to obtain additional information about available apartment loan programs and interest rates.](#)

COMMERCIAL LOAN PROGRAMS

We understand the importance of finding the best available financing to maximize your return on investment and have access to a large selection of commercial loan programs for office, retail, single tenant, self storage, industrial, hospitality, mixed use and owner-occupied commercial buildings, so you are assured of finding one that is best suited to meet your particular investment objectives. **We also finance commercial properties with cannabis tenants and offer both conventional bank loans and private funds.** Commercial loans are available from a diverse pool of capital sources which include local and regional banks, credit unions, life insurance companies, conduits, pension funds and private investors. [Visit our website to obtain additional information about available commercial loan programs and interest rates.](#)

RESIDENTIAL LOAN PROGRAMS

We have access to over 30 lenders that offer a variety of loan program options for owner-occupied residences, 2nd homes or 1-4 investment properties. Why limit yourself and deal with one lender when you can have access to a diverse pool of lenders with much more loan program options from which to choose? Below are some of the loan program features currently offered:

- Loans to single member LLC's and revocable trusts
- Stated income and interest only loans
- Debt ratios up to 50%
- Loan amounts up to \$3,000,000
- 100% gift toward a purchase down payment
- No monthly M.I. options available
- No income verification for investor properties / unlimited # of properties financed
- 3% down payment (conventional) & 10% down payment (jumbo) loan programs
- Delayed purchase financing
- Unlimited cash out

[Call us today to discuss your specific loan needs.](#)

Samuel A. Shummon, J.D.

Principal & Managing Broker

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STAY CONNECTED

