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**Pacific Financial Group**  
Real Estate Loans, Investments, Insurance

**Investment Newsletter**  
August 2017

## INVESTMENT SPOTLIGHT



**Investment Summary:** A long standing, high net worth client recently refinanced an investment property and pulled out over \$1.4 million in cash to be set aside for future investment in real estate. The funds were being held in a checking account at a local bank earning 15 bps. Other options included placing the funds into a money market account or short or long term CD's earning between .50% to 2% in annual returns. Client was looking for something short term (12 months or less) because he wanted to have access to funds in the event he identifies some worthwhile real estate investments to pursue. He's not a big fan of the stock market (which he believes is overvalued) and did not want to have a significant amount of his funds in the market in the event of a correction, so he sought my assistance in identifying other types of investments. Because the client is comfortable with investment real estate, we recommended a private money fund offering a 6% return and 9-month term with distributions paid out on a monthly basis. The company has been around for over 30 years and has an excellent track record. It also offers 1 year or 5 year terms that pay out between 7% - 12% annually. The minimum investment varies from \$25,000 to \$100,000. For more information, please visit our [\*\*Featured Properties\*\*](#) link on our website to view the most current offerings.

**Funds Invested:** \$450,000

**Return on Investment (ROI):** 6%

**Term:** 9 Months

**Monthly Distribution:** \$2,344

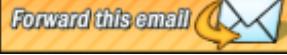
**Property Type:** Investment

**Location:** Southern California

**Leverage:** Less than 60% LTV

*If you or someone you know might need our services, please forward this email to them or contact us for more information at (415) 680-0121.*

**[Ask us about our CRE loan programs for cannabis tenants! We also offer a 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*

