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Pacific Financial Group
Real Estate Loans, Investments, Insurance

Investment Newsletter
February 2017

INVESTMENT SPOTLIGHT



Summary: Pacific Financial Group was the selling broker for a 10-unit apartment building located in mid-town Sacramento. Mid town is one of the most desirable neighborhoods to own property in City of Sacramento because of its proximity to the City's center and its many shops, restaurants, cafe's and night life. The two story building consists of two 2 bd/2ba units and 8 1bd/ba units and comes with onsite parking and laundry. The sale represented a rare opportunity to take advantage of significant below market rents and increase them by more than 50% at a nominal cost of \$60K for interior and exteriors renovations. The buyer recently sold his 6-unit apartment building in San Francisco (we were the listing brokers on that sale) in October 2016, but due to the low inventory and compressed cap rates the buyer was unable to find any apartments in the San Francisco Bay Area that made investment sense. Unlike the SF Bay Area, cap rates for apartments in Sacramento are still considered reasonable and the absence of rent control means you don't have to wait years to cash in on rent upside or engage in expensive tenant buyouts. Pacific Financial Group was also able to secure very attractive financing for the sale and obtained a 7-year fixed small balance loan in the mid 4's.

Sales Price: \$1,600,000

Property Type: 10-Unit Apartment Building

Location: City of Sacramento / Mid-Town District

Purpose: Reinvestment/1031 Exchange

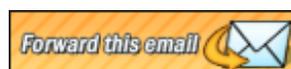
GRM: 12.88

Cap: 4.49%

Price per Sq. Ft.: \$257

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.

Ask us about our low cost apartment loans and our generous referral fees 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

Hot Money: We offer low cost apartment loans from \$500K & up in California. No origination fees, no lender fees and capped closing costs!

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

Hot Money: Ask use about CRE loans for properties occupied by marijuana dispensaries or cultivators from \$1MM & up in California. Fixed rate loans with interest rates starting in the mid 6's with 25-30 year amortizations.

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. 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
- Low down payment loan programs for first-time home buyers (conventional & jumbo)
- 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

