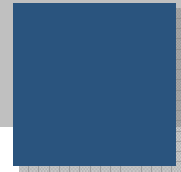


# AVANT PREMIER CONVENTIONAL & SBA 504 LENDING PROGRAMS

Investment Real Estate  
Owner Occupied Real Estate



AVANT Capital's Premier Conventional and SBA 504 Lending Programs are focused on stabilized investment and owner occupied real estate loans from \$500,000 to \$10,000,000. The program offers pricing that starts at 3.75% and features fixed-rate loans up to 10 years, with leverage of up to 90% LTV for Owner Occupied Real Estate and up to 75% LTV for Investment Real Estate.

<i>Owner Occupied Real Estate</i>	<i>Investment Real Estate</i>
<b>Loan Amount</b> \$500,000 - \$10,000,000	<b>Loan Amount</b> \$500,000 - \$10,000,000
<b>Loan To Value</b> Up to 90% for SBA 504 Up to 65% for Conventional	<b>Loan To Value</b> Up to 75% for Multifamily Up to 70% for Commercial
<b>Rates</b> Starting at 4.15% 1, 3, 5 and 10 Year Fixed Rates; Quarterly Adjustable Rates; SBA 504 Loans; Non-SBA Portfolio Loans	<b>Rates</b> Starting at 3.75% for MF and 4.00% for CRE 3, 5, 7, and 10 Year Fixed Rates with 10 year terms Floating Rate period will be 6 Mo LIBOR + 300
<b>Term</b> All Loans are Fully Amortized: 25 Years or 20 Years, determined by the age & condition of the property	<b>Term</b> Multifamily: 30-year amortization, 10-year term Commercial: 25-year amortization, 10-year term
<b>Recourse</b> Personal guarantees for all key principals	<b>Recourse</b> Personal guarantees for all key principals
<b>Debt Service Requirements</b> 1.20x	<b>Debt Service Requirements</b> Multifamily: 1.25x Commercial: 1.30x
<b>Minimum Credit Score</b> 650	<b>Minimum Credit Score</b> 680
<b>Property Types</b> <ul style="list-style-type: none"><li>▪ Mixed-use (Retail, office and/or residential)</li><li>▪ Office, retail, industrial, medical/dental office</li><li>▪ Franchises, restaurants and day care centers</li><li>▪ Hotel, motel and bed &amp; breakfast</li><li>▪ Marina, health club, funeral home, movie theater and banquet halls</li><li>▪ Self storage and automotive related</li><li>▪ Grocery stores, convenience stores and markets</li></ul>	<b>Property Types</b> <ul style="list-style-type: none"><li>▪ Multifamily</li><li>▪ Mixed-use</li><li>▪ Retail</li><li>▪ Office</li><li>▪ Warehouse/light industrial</li><li>▪ Self storage</li><li>▪ Single tenant</li></ul>

Tel: 212-219-9419

[info@avant-capital.com](mailto:info@avant-capital.com)

[www.avant-capital.com](http://www.avant-capital.com)

AVANT Capital Partners ("AVANT") is a real estate capital advisory firm and lender for various institutional and private investors. In addition to in-house lending programs, the company offers debt & equity brokerage services and correspondent lending (including FNMA and CMBS) programs nationwide.

The principals and directors of the company have completed over \$5 billion in debt and equity investments as principals, intermediaries, lenders and investors. Our experience ranges from the most basic small-balance apartment loans to highly complex \$300 million project development debt and equity structures.