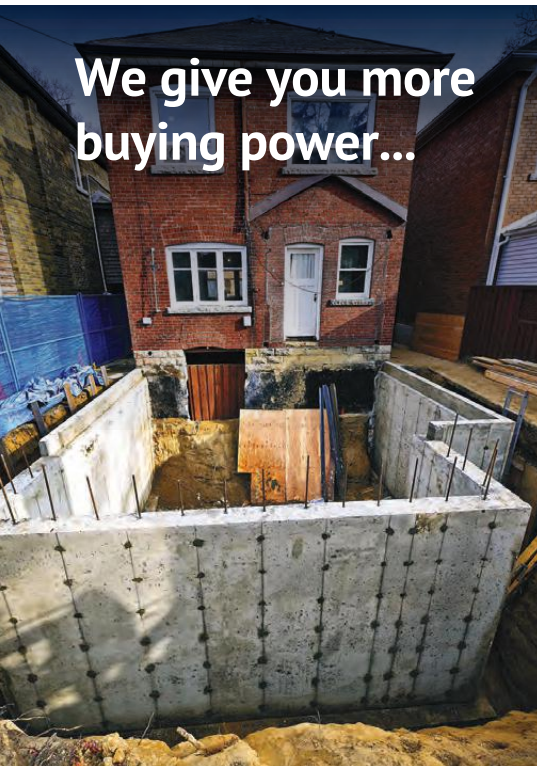




Our Commitment

"We approach our investments and clients with a "partnership approach" where we act as your commercial capital consultant to identify your capital need and provide the right solution to solve that capital need. Our success is solely based on our ability to perform according to our client's needs."

– Martin Chera



Financing for Rehab Investors

Express Capital Financing is uniquely dedicated to providing our clients with more buying power. Our financial strength combined with our experience affords us the ability to deliver for you like no other finance company. We understand the importance of your profit and growth goals, and share the interest of improving communities and neighborhoods.

Our management team has decades of experience in commercial, residential, and construction lending and has brought and renovated hundreds of properties.

"Express Capital Financing has provided our company the flexibility in handling volume in our business. It's taken our business from handling 1-2 transactions at a time to multiple. Most lenders have unreasonable requirements. Express Capital Financing provided excellent service with reasonable requirements and I highly recommend them."

– Richard L., Real Estate Investor

Benefits of borrowing through Express Capital Financing:

- **Increased buying power. We issue lines of credit and close loans up to \$5 million.**
- Exceptionally quick loan approvals and closings.
- Transparent and "common sense" underwriting.
- Flexible programs.
- Assist in the sourcing and sale of properties.
- Extensive nationwide experience in this industry.
(Management has 50 years of real estate lending experience and has closed over \$1 billion in loans.)
- Institutional capital **always** available to meet demand. We lend our own funds, we are not a broker.
- No prepayment penalties.
- Renovation funds are advanced in draws.
- We can help you partner with professionals that have equity capital to fund your deals or professionals that have properties for sale.
- Loans for single and multi-family, up to 36 months.
- We are a relationship based lender looking to assist our clients in reach new goals.

At Express Capital Financing, our goal is to help you reach your goal.

Our management has successfully financed **hundreds of thousands of properties, worth over \$150 billion**. We understand the vision of entrepreneurs and because we are not a conventional lender, we too have an entrepreneurial spirit. Our management has acquired, renovated, and sold hundreds of properties, so we understand your business. Our “common sense” underwriting and flexible programs can be customized for a borrower’s needs.

Express Capital Financing’s money is direct and private. Most commonly, we fund “fix and flip” investors. In addition, we lend to investors that need interim financing to acquire, rehab, and lease properties. We lend on single and multi-family properties. We also offer cash-out refinances. We do not lend on owner-occupied properties.



SPECIAL LOAN PROGRAM For Real Estate Investors, Developers

Property Type:

Non-owner occupied residential. Single family and multi-family up to 25 units.

Loan Terms:

Express Capital Financing will finance up to 90% of acquisition and renovation expenses (not to exceed 65% of the after repair value). This is a special offer only to Real Estate Investors and Developers. It will apply to strong borrowers with sufficient experience.

Interest Rate Starting at: **8%**

Origination Fees Starting at: **2%**

Term:

Up to 1 year, with an optional year at Express Capital Financing’s discretion.

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– Martin Chera



To discuss how to **grow your business and income**, please contact:

Office: (718) 535-7718
Fax (844)-741-2276
1648 East 14th street
Brooklyn NY 11229



expresscapitalfinancing.com
info@expresscapitalfinancing.com