

CALL US: 1-718-285-0806



Streamlined
underwriting from
\$250K up to \$5 Million
for Commercial Properties

Over **15 years** of
real estate and mortgage
business experience.

Express Capital Financing Offers Commercial Property Owners And Investors These Powerful Advantages:

- NO FINANCIALS REQUIRED
- ALL CREDIT ACCEPTED
- DIRECT CORRESPONDENT
- QUICK TURN-AROUND TIME
- EASY TO CLOSE LOANS
- LENDING DECISIONS ARE ASSET BASED
NOT CREDIT-DRIVEN
- LOAN-TO-VALUE (LTV) UP TO 75%
- 3-5 YEAR TERMS, 30 YEAR AMORTIZATION
- FLEXIBLE UNDERWRITING

Other Services

- MEZZANINE LOANS
- ACQUISITIONS, REFI OR CASH-OUT



**“Decisions made quickly before
the opportunity is
gone.”**

Testimonials

“Great closing Express Capital Financing. Thank you for helping me get over last minute obstacles and still enabling me to close this deal for my client. I appreciate it and look forward to the next one.”
B. Morgan- Morgan CPA

“I worked with Express Capital Financing on a deal and they helped the procedure move along quickly. We hit a snag but they suggested a few revised terms and everything turned out great for all. My borrower is now very happy. I encourage everyone to let Express Capital Financing handle their non-bankable commercial loans.”
S. Gillispe - Special Asset Manager

Serving:

AL, AR, AZ, CO, CT, DE, FL,
GA, IA, IL, IN, KS, KY, LA,
MA, ME, MD, MI, MN, MO,
NC, NH, NJ, NY, NV, OH, OK,
OR, PA, RI, SC, TN, TX, UT,
VA, VT, WA, DC, WI, WY.

Email: info@expresscapitalfinancing.com

Web: www.expresscapitalfinancing.com

HASSLE-FREE FUNDING

For those clients who do not meet the criteria for a conventional loan, there is hope. You may qualify for a streamlined loan. Express Capital Financing is a true small balance commercial lender. Our loan decisions are not credit score dependent; financial disclosures are not required to get fast access to the funds needed for commercial acquisitions or refinancing, including cash out options.

IN-HOUSE COMMON SENSE UNDERWRITING

Express Capital Financing offers quick approvals on Commercial Real Estate loans ranging from \$250,000 on up to \$5 million. Lending decisions are not based on personal credit scores but a common-sense underwriting approach. Instead, Express Capital Financing loans are secured by the value of the commercial real estate property. Express Capital Financing is a true direct correspondent firm providing hundreds of commercial mortgages each year by lending funds from its portfolio lenders, not by brokering loans. Decisions are made quickly, based on the value of the property – and humans are at the heart of these decisions, not the computer generated models commonly used by other lenders.

FAST MONEY ACCESS SAVES THE DAY!

Getting a loan quickly can mean the difference between striking a deal or potentially losing out on it. Has this ever happened? You work with a local bank for two months on the promise of receiving a loan only to be rejected at the very last minute? A call to Express Capital Financing could have saved the deal from falling through. In another instance, you may know a borrower who is facing a balloon payment and needs funds to pay off the loan quickly or be hit with heavy penalties and interest. Express Capital Financing can close the loan fast and stop the loss of their investment property. There are hundreds of these stories and many reasons for turning to a hard money lender for quick short-term financial solutions.

APPLYING IS EASY

1. Call Express Capital Financing to speak with a financial expert on how to structure the best loan that will work for you.
2. Complete a brief summary with interior and exterior photos of the commercial property and attach. It's that simple!
3. Your personal Express Capital Financing loan officer takes over and works diligently to ensure efficient, reliable and quick closings.

Make Express Capital Financing your "go to" lender for quick answers.

QUALIFYING PROPERTIES

Among the many types of commercial properties (hard assets) that can qualify for a hard money loan:

- Apartment buildings
 - 1-4 family non-owner-occupied residential properties in a corporate or LLC name*
 - Office buildings
 - Owner-occupied properties
 - Mixed-use properties
 - Retail properties & more.
 - Loan-To-Value (LTV) up to 75%
 - 3-5 year terms with 25 and 30 year amortization
 - Flexible underwriting
- * Specializing in Hotel and Motel financing

EXCELLENT LOAN-TO-VALUE RATIO & COMPETITIVE LOAN RATE

We offer competitive rates for our interest only loans. Express Capital Financing specializes in small-balance commercial with over 15 years of real estate and mortgage business experience. As a common sense underwriter and true direct intermediary, Express Capital Financing has the freedom and flexibility to deliver quick decisions without the need for time-consuming board approvals.

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- 3-5 year terms with 25 and 30 year amortization
- Flexible underwriting

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Did you know that Express Capital Financing's office is staffed with former bankers? We understand the importance of getting fast answers and fast closings because after all, you represent yourself. You need a strong backing from a lender that is not only trustworthy, but will also get your loan closed fast .

- Express Capital Financing's is a direct correspondent so decisions are fast.
- Express Capital Financing's requires little paper work.
- Express Capital Financing's requires no financials. As an "asset-based" lender, we base our decisions on the "value of the asset". Don't waste time gathering financials!
- Express Capital Financing's approval and closing rates are much higher than our competitors because decisions are based on the value of the asset, "not credit driven!"
- Loans ranging from 250k up to \$5M.

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