

IBS Realtor/Seller CRE Finance Program

Unleash the power of having your marketed asset approved by IBS Investment Bank

Bridging The Gap Between CRE Realtor/Sellers and Prospective Buyers

Whether you are a Commercial Realtor representing the seller or the asset's owner seeking to sell By-Owner, the IBS Realtor/Seller Real CRE Finance Program by IBS Investment Bank will help expedite the sale of your investment real estate. Stand out amongst the competition by not only providing a strong investment opportunity to perspective buyers, but by offering financing that addresses potential issues which may be affecting their ability to execute, such as:

- Limited available cash/equity available to purchase;
- A desire to match returns with the cost of acquiring the new asset;
- Problems accessing credit through traditional lending sources; and
- Limited capital expenditure budget.

How it Works

The IBS Realtor/Seller CRE Financing program deploys an innovative automated process that equips you with the approvals that you need within 4 easy steps:

- Register your asset via IBS Investment Bank's secure portal with information such as contact information, address, listing price, occupancy and net operating income;
- If the asset meets the general criteria, IBS Investment Bank's automated system will respond with general rates and terms and required documentation within 24 hours;
- Return all required documentation such as rent roll, operating statement and financials statements; and
- IBS will provide you with an Approval Letter certifying our successful review of property level information.

The Benefits of The Program

Offering the integrated IBS Realtor/Seller CRE Financing option as part of your go-to-market strategy provides you and/or your sales team with a significant competitive advantage by making it easier for buyers to say “yes”. Program benefits include:

- Once your CRE asset has been approved, rest easy knowing that financing can occur within 2-3 weeks of receiving your buyer's application.
- As one of the nation's leading commercial real estate lenders, you can count on IBS to provide you with industry leading market data ensuring that your asset is adequately priced for profitability and quick sale.
- Your CRE asset approval from IBS will give your buyers added confidence in knowing that preliminary due diligence has already been completed on the asset by a national lender.
- Once your registration been completed, IBS may provide you with a cash offer to acquire your asset through our a subsidiary, IBS Real Estate Investment Co. (www.ibsreico.com)

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Transaction Criteria & Guidelines

Offer your prospective buyers financing that is tailored to the acquisition of investment real estate. As a true “asset driven” lender, IBS does not require the personal or business tax returns of your prospective buyer. Additionally, with credit requirements that are less stringent than those needed for traditional financing, your buyers can enter into a contract with confidence and certainty of a quick closing.

- LTV: 75% Max LTV (based upon asset and location)
- Rates: 6.65%-7.9%
- Asset Types: Multifamily (2units+), Office Buildings, Mixed Use, Retail, Mobile Home Parks, Light Industrial/Warehouse, Storage Facilities
- Fixed Period: 2,3,5,7,10 and 30 year
- Loan Amounts: \$300,000 to \$6,000,000
- Amortization: up to 30 Year Fully Amortizing (other amortization options available)
- Borrower Minimum Credit Score: 630

Contact an IBS Relationship Manager

To register your asset, go on line to: www.myinstitutionalbanking.com, click the “CRE Lending” tab, then click the IBS Realtor/Seller Financing Program tab, register your asset via the IBS Realtor/Seller CRE Financing Portal™. Also, feel free contact to an IBS Relationship Manager for more details. Please note that this program is only begin offered in the State of Florida at this time.

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