




Real Estate Loan Programs

<u>Commercial-Only Asset Types</u>	<u>Yield Targets</u>	<u>Loan Structures</u> 1st pos. liens only	<u>Notes</u>
Defensive Retail: 1) Liquor 2) Convenience 3) Grocery 4) Pharmacy 5) Firearms 6) Smoke Shops	16.0% I/O	Eligible: 1) Purchase 2) Refinance 3) Rehab 4) Repositioning 5) Bridge	Monthly Interest-only pmts w/ balloon pmt LTV: 75%, hard-max on ALL (60% on gas & oil)
Cannabis: 1) Manufacturing 2) Processing 3) Retail	20.0% I/O	Ineligible: 1) Pre-entitlement 2) Vertical Construction	12 – 24 month turns (12 months max on gas & oil) Max upsell 2% comm.
Self-Storage	16.0% I/O	<div style="text-align: center;">  PBI Global Funding, LLC "We Get You The Money Fast!" </div>	
Warehouse / Flex-use	16.0% I/O		
Gas & Oil / Truck Stops	17.0% I/O		

We specialize in Gas & Oil / Fuel-related Commercial Real Estate!

Fuel-related C.R.E. checklist: 1) Phase 1 Environmental Site Assessment 2) Recent Appraisal (Broker's Opinion of Value NOT ACCEPTED!) 3) Most recent tax return & financials for the merchant's on-site operating business	Fuel-Related Terms: 1) 12 month turns 2) I/O monthly pays 3) 17.0% I/O yield target 4) LTV 75%, hard-max (closer to 60% preferred)
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We will also do a RE-backed loans in 1st or 2nd position (if LTV equity available) !!!

- Structured as a true asset-backed loan with mortgage or deed of trust – **Commercial OR Residential**
- Appraisals up to 1-year old accepted, or we can schedule our own with title search (~\$2,500 fee)
- Up to 65% LTV (\$1mm in equity = up to \$650,000 loan!) & 12 months turn max
- STATES RESTRICTED FOR THIS PROGRAM: CA, IA, OH, PA, SD, VT, NY, MA
- Programs: Bridge, Equity LOC, Loan, Purchase
- Structured with daily, weekly, or bi-weekly payments -Inquire about comm & fees for this program