



Aureus Alliance

Investment Property Private Money Funding

Real Estate Funding

Commercial Real Estate Net Value Collateral Assignment Funding is a financing method where borrowers secure a loan by assigning the net value of their commercial real estate as collateral. This approach involves calculating the property's current market value and subtracting any existing liens or mortgages to determine the net value, which then serves as security for the loan. It's commonly used by businesses seeking capital for expansion, renovation, or refinancing existing debt, offering lenders reassurance through tangible asset backing. This type of funding leverages the equity in commercial property, providing a way for businesses to access funds without selling their real estate assets, making it a strategic option for maintaining operations and supporting growth initiatives.

MIN FUND AMOUNT	MAX FUND AMOUNT	AVG TERM	TIME IN BUSINESS	EST. COMMIT FEE	MIN CREDIT SCORE	FUNDING TYPE	MIN MONTHLY REVENUE
\$125,000.00	2,500,000.00	120/36 120/24	24 - Months	Refer to Commitment Fee Guidance	620	Real Estate Funding	\$10,000.00

RESTRICTIONS

- Business Funding Only
- No Owner Occupied Properties
- US-Based Companies Only
- Specific for Current Aureus Alliance Book Keeping Clients ONLY
- NEW CLIENTS ARE WELCOME
- Must be a Client for at least 30-Days
- 150% MAX LTV
- Rehabs Welcome (Not to exceed 150% of the current net value)
- NOTE: On Purchases, funding will cover proceeds higher than required deposit per the contract.
- NOTE: No more than 1 Refinance Available.
- NOTE: Exit Strategy must be within 24-36 months.

INELIGIBLE INDUSTRIES (Not Eligible for the following industries.)

- Attorney
- Gambling
- Highly Regulated Industries
- Cryptocurrency
- Pawn Shops
- Bail Bonds
- Non- Profits (Exception on Churches)
- MLM
- Pharmaceuticals

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