



Advance Equity Capital

"Private Real Estate Lending"  
"Private Business Financing"

[www.advance-equity.com](http://www.advance-equity.com)

**NO INCOME / 30 YEAR FIXED RATE**

**"MOST COMMERCIAL PROPERTY TYPES"**

#### Loan Amounts

Up to \$5 Million

#### Loan Purpose/Lending Area

Purchase, Refinance (Rate/Term & Cash Out).

Lending Areas: All States Except AZ,CA,IL,MI,NV,NH,NC,OR,SD,VT.

#### Property Types

Mixed-Use, Office, Retail, Warehouse, Self-Storage, Automotive Services.

#### Minimum FICO Score

Starting at 650 Minimum Mid-Fico Score.

#### Loan To Value (LTV)

(Up to 75% LTV): Mixed Use Properties.

(Up to 70% LTV): Commercial Office, Retail, Warehouse, Self-Storage, Auto Repair Shops. (90% CLTV for residential & commercial).

#### Interest Rate / Terms

Fixed Rate, 30 Year Loan Term, 30 year Amortization.  
We Offer the Most Competitive Rates in The Industry.

#### Advance Equity Capital Advantages

- ✓ No Tax Returns, No W2's, No Paystubs, No Income Verification
- ✓ 30 Year Loan Term / Closings in as Little as 3 Weeks
- ✓ 30 Year Fixed Rate, 30 Year Amortization P&I

*\*\* Properties must be located in Non-Rural Areas*

Advance Equity Capital provides asset-based lending for many types of commercial, 1 to 4 family and multi-family investment properties. We have **"No Income"** mortgage financing loan programs available for qualified borrower's and are very flexible when it comes to the **"less than perfect" credit borrower**. Our process is streamlined for quick closings. Funding up to **85% LTV on 1 to 4 family purchase**, up to **80% LTV on 1 to 4 family Rate & Term refinance** & up to **75% LTV on 1 to 4 family cash out refinance**. **5 to 10 units** = Up to **75% LTV purchase & refinance** & up to **70% LTV refinance cash-out**.

Advance Equity Capital also provides funding to seasoned developers that qualify under our **"No Income Check" residential fix & flip program** where we could fund up to **90% on a purchase & 100% towards rehab funds** (Contact us to find out about our **100% purchase & 100% rehab program**). Our rehab programs include financing for 1-4 family investment properties, multi-family, small balance & large balance commercial which includes ground up construction projects.

#### Advance Equity Capital

NYC Financial District  
30 Wall Street, NYC, NY 10005

Phone/Jonathan: (646) 597-8786

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Applicants must satisfy certain eligibility requirements. Restrictions apply. Rates, terms and conditions offered only to qualified borrowers, may vary upon loan product, borrower experience, deal structure, property state or other applicable considerations, and are subject to change at any time without notice, shall only constitute a general, non-binding expression of interest on the part of Advance Equity Capital, do not create any legally binding commitment or obligation on the part of Advance Equity Capital, and are expressly subject to underwriting, credit, legal, investment approval and other risk factors.