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Spearhead Commercial Capital recently brokered three NNN loans simultaneously totaling \$9,500,000 in Colorado, Florida & Texas. Working with a mortgage broker on this refinance was a massive advantage to our client because all three loans were reaching maturity at the same time, and the borrower had the unfortunate timing of the rate increases during Q2. The borrower was not only seeking to cash out in the refinance but also be able to exit the loan at no cost if he received any above-market offers over the life of the loan.

Connecting clients to creative lending solutions is the basis upon which Spearhead Commercial Capital was founded. Knowing the borrower's priorities and working with our vast network of lenders, we discovered a 1yr fixed rate loan that adjusts quarterly afterward for the remainder of the 5yr term. In addition, the fixed rate issued was 3.22% and allowed for no prepayment penalty.

"This was the first 1yr fixed term loan we have ever issued on commercial real estate, which is not a common structure. We are happy to have developed a creative solution that met our borrower's needs at a below-market interest rate and no prepayment penalty."

-William Foy, Partner

## About:

Spearhead Commercial Capital is a commercial mortgage brokering firm in Denver, Colorado. We aim to connect investors to the best financing structure based on investors' specific goals. We have access to a deep network of local, regional, and national lenders. From conventional bank lending to GSEs and private debt funds, our network includes lenders interested in all asset classes: office, industrial, self-storage, and retail. Let us search the marketplace to bring you solutions that save you time and effort and meet your desired loan structure and priorities.