

NOT SO HARD MONEY™

Arizona & New Mexico Investment Real Estate Loans

LOANS AVAILABLE FOR:

- * Real Estate Portfolio Investors
- * Non-Recourse Borrowers
- * International Investors
- * Self-Directed Retirement Accounts

Rates as low as

7.99%

AZ, TX, NM,
UT, CO, & NV
Commercial Real Estate



480.835.5001 - 877.566.5001

www.AmericanLifeFinancial.com

American Life Financial

The Lending Arm of:

American Savings Life Ins. Co.

Arizona Real Estate Lender since 1954

🏠 AZMB #BK0909357

NOT SO HARD MONEY™ - Arizona & New Mexico Commercial Real Estate Loans

Long term?

5 Year Balloon Fixed Rate Loans

- Fixed Interest Rates as low as **7.99%**
- Loan Amounts from \$250,000 - \$2,000,000+
- Up to 65% Loan To Value available
- 12 mo. Interest Guaranteed Pre-Payment fee
- 2-3 week close for most loans
- **5, 10, and 15 year** Balloons available
- Can Blanket-Loan or Cross Collateralize

Short term?

Interest Only Fixed Rate Loans

- Fixed Interest Rates as low as **8.99%**
- Loan Amounts from \$250,000 - \$2,000,000+
- Up to 65% Loan To Value available
- 12 mo. Interest Guaranteed Pre-Payment fee
- 2-3 week close for most loans
- 2 year Term on **Interest Only** payments
- Can Blanket-Loan or Cross Collateralize

We are not controlled by FNMA, SBA, USDA; We are private life insurance money.

An ARIZONA corporation lending on AZ, TX, UT, CO, NV & NM commercial and investment property!

American Life Financial

NOT SO HARD MONEY™

The Lending Arm of American Savings Life Insurance Company



Commercial Real Estate Loans

NOT SO HARD MONEY™ - Portfolio Solutions - LONG-TERM

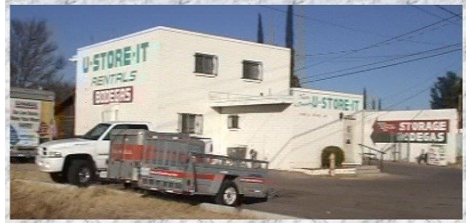
*Cash-out on a property for a Cross-collateralized use of funds:

We allow the property owner to take out a loan against one property for an intended use on another property or for other business purposes.

Make improvements, purchase needed equipment, improve reserves, pay down other debts, purchase other real estate, and more.

What matters: Use of funds must be commercial in nature, the borrower must be able to repay the loan, and the collateral's LTV percentage must fit our parameters.

FUNDED!



\$632,500 of NOT SO HARD MONEY™

FUNDED!

*Post-Construction Seasoning or As-is Pre-Construction Loans:

Our seasoning requirements allow for before or after "as-is" construction loans, and in some cases we can allow a draw or two against improvements as they are completed.

Make your property fund it's own construction costs, Make improvements, purchase needed equipment, improve reserves, pay down other debts, purchase other real estate...

What matters: Loan must be based on as-is value, improvements are generally weighed at 50% of actual cost, and qualifying structures have completed exteriors.



\$1,120,000 of NOT SO HARD MONEY™

*Blanket Loan, Portfolio Loan, and small residential properties:

We do Portfolio loans, Residential investment loans, and can bundle small properties together into a blanket loan. Yes, we allow partial release from the blanket loan too!

Sell your property when you have a good offer, and add another property when you find a good deal. We are the Real Estate Investor's ally, providing high levels of flexibility within the portfolio over a long term.

What matters: Residential properties must be non-owner occupied, each additional property generates some fees, and property releases are at 133% of value.

FUNDED!



\$212,500 of NOT SO HARD MONEY™

FUNDED!

*International borrower, bad credit score, and negative conditions:

We service international borrowers, and ITIN investors. Most borrower "disqualifying" offenses are footnotes in our underwriting. Yes we examine credit history, not the score.

Weary from looking for an investment loan? Rough credit history, Bankruptcy or Foreclosure on record and you only hear "No"? Are ARIZONA and NEW MEXICO real estate markets part of your investment strategy?

What matters: International investors must be registered in AZ as a foreign entity, there are some un-lendable situations, and some situations may require interest reserves.



\$700,000 of NOT SO HARD MONEY™

The professional real estate investor's most important asset - NOT SO HARD MONEY™

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