

# GMA FACTOR

## What our clients are saying...

“GMA has a great knowledge base of the finance industry and have provided us with a line of credit that has helped us grow our business and profits substantially. We have 24-hour service and they have been flexible to meet all of my business demands.” –Nick Pipilas President Saint John Capital Corporation



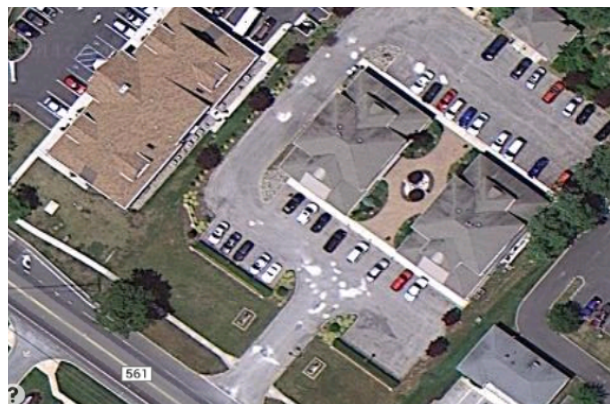
A barrower that has been in the construction business for over 13 years requested a loan for \$372,000 to renovate this Ship Bottom, NJ property. The ARV is \$620,000. GMA Factor welcomed the opportunity to participate in this project

## What GMA Factor is looking for to finance your Hard Money Loan

- **EXPEREINCE-** We want to insure that the borrower has a background in the project they need funded
- **AN EXIT STRATEGY-** We want a solid plan regarding selling/refinancing by the loan term date
- **PERSONAL STAKE-** We want to see that the borrower is putting financial resources into the deal

## Bring GMA Factor A Solid Plan for Commercial and Residential Deals

The loan was used to purchase two properties simultaneously (see the image on the left). A heavily discounted price was negotiated on used our funds to acquire an approved 42 lot second property is a fully building. All leases have period. The property is Operating Income. The but still needs some site be finished to meet full loan was put to work on holding back another



until the day they are going to refinance us out with the their permanent loan. Based on this our total exposure will be no more then \$1,475,000, which makes our LTV 50%

The loan amount requested was \$1,875,000 with the ARV expecting to be \$2,900,000.

quick close cash deal so borrowers the properties. The first property is subdivision in Vineland NJ. The leased NNN medical office just been renewed for a five-year throwing off \$210,000 a year in Net building was constructed in 2007 work including the parking lot to town requirements. \$300k of our doing this right away. We are \$400k that will not be disbursed