



IBS REALTOR/SELLER PRE-FINANCE PROGRAM

Real Estate Investors Investing in Real Estate Professionals

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IBS Realtor/Seller CRE Pre-Finance Program

Unleash the power of having your marketed asset approved by IBS Investment Bank

Bridging The Gap Between Realtors/By-Owner Sellers and Prospective Buyers

Whether you are a Realtor representing or seeking to represent a seller or the property’s owner seeking to sell by-owner; the IBS Realtor/Seller CRE Pre-Finance Program by will help expedite the sale of your investment real estate listings by:

- Approved Realtors/By-Owners an exclusive, brand-enhancing partnership with IBS Investment Bank, one of the nation's leaders in the investment real estate segment;
- A dedicated, co-branded secure online portal scalable up to 500 users;
- Android and Apple compatible application for 24-hour mobile submissions and approvals;
- Property-level approvals reflected by IBS Investment Bank Generated Approval Letters;
- Use of the “Asset Approved by IBS Investment Bank” logo to market approved assets to perspective buyers and sellers;
- Approved Florida listings with automated all-cash offer from subsidiary, IBS Real Estate Investment Co. LLC; and
- Online requests for IBS Investment Bank generated Lender Valuations Reports providing low, medium and high values for registered properties.

Provide Industry-Leading Financing To Potential Buyers

Stand out amongst the competition by not only providing a strong investment opportunity to prospective buyers, but by offering financing which addresses potential issues which may be affecting their ability to execute, such as:

- Limited available cash/equity available to purchase;
- A desire to match returns with the cost of acquiring the new asset;
- Problems accessing credit though traditional lending sources; and
- Limited capital expenditure budget.

How it Works

Once approved as an IBS Realtor/Seller CRE Pre-Finance Program partner you will be equipped with an innovative process providing you with the approvals that you need within 3 easy steps:

- Register your asset via IBS Investment Bank’s secure portal with information such as property address, listing price, occupancy, NOI, GPR and available financials;
- If the asset meets the general criteria, IBS will provide you with a Property Approval Letter outlining financing terms and certifying our successful review of property level information.
- Use your IBS Investment Bank Property Approval Letter and “Asset Approved For Financing Logo” to market your existing properties or attract new listings.



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Program Benefits

Leveraging the integrated IBS Realtor/Seller CRE Pre-Financing Program as part of your go-to-market strategy provides you and/or your sales team with a significant competitive advantage by making it easier for buyers to say “yes”. Program benefits:

- Once your asset has been approved, rest easy knowing that financing can occur within 2-3 weeks of receiving your buyer’s financing application.
- Use the IBS Realtor/Seller CRE Pre-Finance Portal [™] to generate a Lender Valuation Report [™] ensuring that your asset is adequately priced for profitability and quick sale.
- Your Asset Approval from IBS will give your buyers added confidence in knowing that preliminary due diligence has already been completed on the asset by one of the nation’s leading commercial real estate lenders.
- Once property registration has been completed, IBS may provide you with a cash offer to acquire your asset through our subsidiary, IBS Real Estate Investment Co. (www.ibsreico.com)

Lending Criteria & Guidelines

Offer your prospective buyers financing that is tailored to the acquisition of investment real estate. As a true “asset driven” lender, IBS does not require the personal or business tax returns of your prospective buyer. Additionally, with credit requirements that are less stringent than those needed for traditional financing, your buyers can enter into a contract with confidence and certainty of a quick closing.

- LTV: 80% Max LTV (based upon asset and location)
- Rates: 5.65%-8.75%
- Asset Types: Multifamily (2units+), Office Buildings, Mixed Use, Retail, Mobile Home Parks, Light Industrial/Warehouse, Storage Facilities, Single Family Investment Homes
- Fixed Period: 2,3,5 and 7 years
- Loan Amounts: \$150,000 to \$7,000,000
- Term/Amortization: up to 30 Year Fully Amortizing (other amortization options available)
- Borrower Minimum Credit Score: 635

Apply to Become an Approved Program Partner

Contact an IBS Relationship Manager for more details. Please note that this program is only being offered in the State of Florida at this time.

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