

## **IBS, N.A. Combats Rate Hikes and Maturities With 30 Year Fixed Rate Financing**



### **CORPORATE FINANCE FOR GROWTH & MATURE COMPANIES**

*IBS Investment Bank offers institutional investors a distinctive array of qualified investment opportunities through its origination arm Institutional Banking Services, N.A. CORP.*

**FORT LAUDERDALE, Fla., June 2015**— Fort Lauderdale-based private equity firm IBS Investment Bank (IBS) a division of Institutional Banking Services, N.A. CORP (IBS, N.A.) today announced its platform to provide Thirty-year fully amortizing financing for US based commercial real estate. The firm believes that its innovative fixed rate program will be used in the arsenals of middle markets real estate investors looking to scave off maturation and interest rate risks through multiple market cycles.

According to internal reports pulled by IBS, Fannie, Freddie, FHA and Ginnie guaranteed mortgages representing roughly \$11.55billion through the multifamily and healthcare sectors are set to mature 2015. The firm also expects to see an additional \$19.4 billion from Life insurance companies, \$73.0 from CMBS and \$17.1 billion from finance companies and other investor coming due at the end of this year as well.

“With the weaker foreign currency competing against a strong US Dollar, the Fed will have to raise interest rates this year in order to divert an economic endemic. In the case of South Florida, the Miami Condo market has already tapered off due to currency diversion from Latin American markets. As a general rule of thumb, CRE investors will need a 10/1 NOI to Interest Rate ratio in order to maintain current values in a rising rate environment, we believe our 30 Year Product helps investors achieve such return over the long haul” IBS, N.A. CORP Chairman and Chief Investment Officer Jason Jackson told reporters.

#### **About IBS, N.A. CORP**

IBS Investment Bank a division of Institutional Banking Services, N.A. CORP is a faith-based private investment firm specializing in direct investments in commercial real estate and small to middle market businesses with annual sales of \$1 million to \$300 million

For more information, call 954-889-5827 or visit [www.myinstitutionalbanking.com](http://www.myinstitutionalbanking.com) or [www.ibsinvestmentbank.com](http://www.ibsinvestmentbank.com)