



## **IBS** REALTOR/SELLER PRE-FINANCE PROGRAM

Real Estate Investors Investing in Real Estate Professionals

IBS Institutional Capital (IBS)  
IBS Investment Bank (IBS, N.A.)  
IBS Real Estate Investment Company, LLC (IBSREICO)  
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[www.myinstitutionalbanking.com](http://www.myinstitutionalbanking.com) [www.ibsinvestmentbank.com](http://www.ibsinvestmentbank.com) [www.ibsreico.com](http://www.ibsreico.com) [www.PillarInvestmentBanking.com](http://www.PillarInvestmentBanking.com)

# IBS Realtor/Seller CRE Pre-Finance Program

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

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

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

- Realtors and owners with an exclusive, brand-enhancing partnership with IBS Investment Bank, one of the nation's most recognized names in private equity;
- A dedicated, co-branded secure online portal scalable up to 500 users;
- 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 prospective buyers and sellers;
- Approved Florida listings with automated, all-cash offer from 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 through 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 Institutional Capital'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.



## Program Benefits

Leveraging the integrated IBS Realtor/Seller CRE Pre-Financing Program as part of your go-to-market strategy provides you and 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 sister company, IBS Real Estate Investment Co., LLC ([www.ibsreico.com](http://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 your prospective buyer's personal or business tax returns. Additionally, with credit requirements less stringent than those needed for traditional financing, your buyers can enter into a contract with confidence and certainty of a quick closing.

- **Loan Amounts:** \$500,000 to \$50,000,000
- **LTV:** 80% Max LTV (based upon asset and location)
- **Floating Rates:** Starting at LIBOR +1.00
- **Fixed Rates:** 4.75%-7.75%
- **Fixed Period:** 3, 5, 10 and 30 years
- **Term/Amortization:** up to 30 Year Fully Amortizing (other amortization options available)
- **Primary Asset Types:** Multifamily, Office Buildings, Mixed-Use, Retail, Mobile Home Parks, Light Industrial, Storage Facilities
- **Secondary Asset Types:** Hospitality and Special Purpose
- **Borrower Minimum Credit Score:** 660

## About IBS

IBS Institutional Capital (IBS), a sister company of IBS Investment Bank and IBS Real Estate Investment Company, LLC, is a privately held, national balance sheet lender and investor specializing in placing direct investments into real estate companies. For further inquiry, contact the IBS Relationship Management Team at [Engage@myinstitutionalbanking.com](mailto:Engage@myinstitutionalbanking.com). To learn more about IBS and its sister companies, visit the links below.