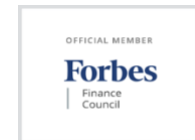




IBS INSTITUTIONAL BANKING

Financing For Real Estate Investors By Real Estate Investors

Institutional Banking Services N.A. CORP
401 E Las Olas Blvd Suite 1400
Fort Lauderdale, Florida 33301
Group Line: (954) 889-5827
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www.ibsinvestmentbank.com
www.IBSREICO.com



IBS INSTITUTIONAL REAL ESTATE CAPITAL

Financing Challenges For Emerging Real Estate Investors



“IBS offers asset-centric real estate capital which opportunistically focuses on the real estate’s potential. Small and regional depository banks often face challenges in extending credit for operators of true investment properties with financing requests between \$2MM-\$10MM. This is where IBS, N.A. steps in and excels. Investment real estate owners and asset managers have an Equity Partner, Lender and Potential Buyer, all under One Umbrella, IBS, N.A.”

- J. Jackson, Chairman and Chief Investment Officer
IBS, North America Corp.

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IBS INSTITUTIONAL REAL ESTATE CAPITAL

Section: I

Getting to Know IBS, N.A.

Corporate Lines Overview

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IBS INSTITUTIONAL REAL ESTATE CAPITAL

Institutional Banking Services, N.A. CORP (IBS, NA) is a privately held institutional banking firm dedicated to providing corporate and real estate finance, investment management, advisory, treasury management and human capital solutions to its institutional clients. IBS, N.A. also serves as a corporate holdings company that manages the group's interest over its 14 subsidiaries and affiliates. IBS, N.A.'s affiliate/subsidiary business model, allows the group to comply with affiliated business agreement laws while providing a tangible value to its clients. IBS, N.A. has been vetted by some of the largest companies and agencies in the country and currently operates in some of the most regulated industries. In addition to numerous internal divisions the company strategically deploys 5 ancillary sectors:

Capital Banking Solutions: the IBS, N.A. Affiliate Company focused on providing state of the art commercial loan monitoring and reporting services to financial institutions and medium-sized businesses.

IBS Real Estate Investment Co. LLC (IBS REICO): the IBS, N.A. subsidiary and Florida-based commercial real estate owner-operator which serves as the manager for all IBS, N.A. real estate holdings. Backed by the capital of closely-held company IBS Investment Bank focuses on the acquisition of core, value-add and opportunistic commercial real estate assets.

IBS Capital Management, LP: the leading corporate and real estate investment management company specializing in the acquisition and management of commercial real estate equity and debt. The company is the manager of the IBS SBIR Fund IV, IBS Growth Opportunities Funds, (II, III and IV) and the IBS Development Ventures Fund, LP.

IBS Investment Bank: the IBS, N.A. affiliate and private investment management firm (based in Fort Lauderdale, FL) which specializes in direct investments in small to middle market businesses and real estate companies with annual revenue of \$5 million to \$300 million. In addition to serving as an alternative investor to commercial banks for American businesses, the firm directly invests in the acquisition of commercial and residential real estate within the continental United States through its subsidiary IBS Real Estate Investment Company, LLC.

Pillar Capital Advisors, LLC (Pillar): the structured finance division of IBS Investment Bank which provides bank financing, restructuring, financial and business modeling, cash flow management, creditor negotiation, and mergers and acquisitions advisory services. Pillar is primarily focused on capital markets transactions through serving as a lead arranger for IBS Investment Bank.

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Making National News That Matters

IBS Investment Bank offers institutional investors a distinctive array of qualified investment opportunities through its origination arm Institutional Banking Services, N.A. CORP (IBS, N.A.). IBS, N.A.'s prowess has led it to be covered by over 250 new outlets on a monthly basis. Below are select national coverages which outlay IBS, N.A.'s capabilities. To view National Press or Recent Transaction visit the links at the bottom of this page.

[IBS Investment Bank Acquires Wellington Energy Company \(2019\)](#)

[IBS Investment Bank Targets South Florida Real Estate With \\$180MM \(2018\)](#)

[IBS Investment Bank Joins Inc 500 List \(2018\)](#)

[IBS Investment Bank Recommits \\$105MM For Florida CRE Realtors & By-Owner Sellers \(2018\)](#)

[IBS Investment Bank Acquires Interest in The Progressive Orthopaedic Company \(2017\)](#)

[IBS Investment Bank Inks \\$100MM Agreement With NC Multifamily Operator MACC \(2017\)](#)

[IBS Investment Bank Provides \\$430MM in Financings For 2016 and scores \\$475MM for 2017 \(2016\)](#)

[IBS Investment Bank Chief Investment Officer Jason Jackson Joins the Forbes Finance Council \(2016\)](#)

National Press Releases

<http://www.ibsinvestmentbank.com/press/national-press/>

Recent Transactions

<http://www.ibsinvestmentbank.com/press>

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[IBS, N.A. Sets Aside \\$85MM For Florida CRE Realtors and By-Owner Sellers \(2015\)](#)

[IBS Investment Bank Completes First Round Financing For Atlanta ACO Premier Healthcare Network \(2015\)](#)

[IBS Investment Bank Commences \\$225MM Small Balance Investment Real Estate Fund \(2014\)](#)

[IBS Investment Bank Enters ABL Market Through \\$25MM Agreement with Capital Banking Solutions \(2013\)](#)

[IBS Investment Bank Commences \\$350MM Distressed Real Estate Fund \(2013\)](#)

[IBS Provides \\$20MM For IHOP Franchisees \(2012\)](#)

[IBS Named Exclusive Lender For IHOP's BRFA \(2011\)](#)

National Press Releases

<http://www.ibsinvestmentbank.com/press/national-press/>

Recent Transactions

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Section: 2

IBS, N.A. Fueling American Real Estate

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IBS INSTITUTIONAL REAL ESTATE CAPITAL

The Proven Choice For Real Estate Investors

Bridging the Gap For CRE Owners & Asset Managers

Whether you are considering selling, repositioning or refinancing your property, we will help move you from where you are, to where you want to be. Receive expedited proceeds by selling directly to IBS, N.A. or partner with us to receive the equity or financing needed to overcome barriers such as:

- **Limited cash/equity available to purchase additional assets;**
- **Limited cash/equity to complete value-added improvements;**
- **Problems accessing credit through traditional lending channels; and**
- **Elongated sales cycles due to purchaser financing limitations.**

One Company, Three Ways to Partner

IBS, N.A. provides you with the flexibility and reliability needed to fuel your real estate investment. Talk to us when considering your go-to-market strategy to discover 3 distinct opportunities that will give you a competitive edge:

- **Sell to IBS Investment Bank:** Once your CRE asset information has been received, rest easy knowing that closing can occur within 2-3 weeks by a cash offer from our real estate division IBS Real Estate Co. (www.ibsreico.com).
- **Borrower from IBS Investment Bank:** As one of the nation's leading Commercial Real Estate Lenders, you can count on IBS, N.A. to provide you with industry leading financing without the need for tax returns and other rigorous depository banking requirements.
- **Partner with IBS Investment Bank:** As a leader in providing real estate based Limited Partnership (LP) investments, IBS, N.A. can provide you with the equity capital needed to reposition your asset and bypass the loan underwriting process

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IBS INSTITUTIONAL REAL ESTATE CAPITAL

The Leader in Delivering Reliable Capital

IBS Provides Cash-Out Refinance for \$4MM Office Building in Boca Raton, FL

IBS, N.A. provided a recapitalization loan to Maarif Properties LLC (Company), a Boca Raton based investment group. The Class “B” singlet-tenant building containing over +16,000 square feet is located at 2200, NW 2nd Ave in Boca Raton, Florida. Considering the assets location and low leverage, the owner optimistically sought financing from depository banks prior to engaging with IBS, N.A. Due to the request for recapitalization (drawing out equity) of the building and other mitigating factors, the borrower did not receive support from their local banks. Prior to declining the request, a local banker contacted IBS, N.A. triggering the Company to receive a commitment letter within 5 business days of the date of contact. Through its Small Balance Fund, IBS, N.A. provided Company a credit facility comprising of a 3-year fixed-rate, 30-year term and 30-year amortization, allowing the company to extract equity for upcoming ventures.



IBS Provides Cash-Out Refinance on \$4.3MM Retail Building in Plainfield, CT

IBS, N.A. provided a loan to JM Holdings (Company), a Connecticut based investment group. The Class ‘B’ multi-tenant retail building containing over +32,000 square feet is located at 20 Excalibur Boulevard, Plainfield, CT. Despite the asset’s low leverage, its tertiary market location and loan amount did not encourage support from local banks. In an effort to assist the Company, Bridge Loan Network presented the transaction to IBS, N.A. which allowed the borrower to receive an approval within days of submitting the application. Through its Small Balance Fund, IBS, N.A. provided the Company with a credit facility comprising of a 3-year fixed-rate, 30-year term and a 30-year amortization, allowing the company to take advantage of a substantial reduction in monthly debt service and a discounted payoff from their lender



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Acquisition Financing
Distressed Purchase for Hear 4Kidz, Inc.



3-Year Bridge Financing
Recapitalization on \$4.5MM Located 4012 13th Ave Brooklyn, NY



Acquisition Financing
\$1.5MM Purchase for AAPA, Properties, LLC



Refinancing
Refinance of Ballooned Note for Federal Millwork, Inc.

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Section: 3

IBS Real Estate Finance Program

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IBS INSTITUTIONAL REAL ESTATE CAPITAL

Program Snapshot

Experienced Real Estate Finance

Owners and Real Estate Asset Managers trust IBS, N.A. as their sole capital provider throughout all economic cycles. After posting another successful year in 2018, IBS, N.A. is aggressively seeking to deploy capital to seasoned and emerging real estate investors. With the 2019 \$105MM expansion of the IBS Seller/Realtors CRE Finance Program, IBS, N.A. looks to cement its position as frontrunner in the investment real estate finance market during 2019.

IBS Real Estate Capital Program Snapshot

Through Depending on the size and need of your business our corporate finance division has the proven ability to provide you with the rate and terms you need so that you can fuel your ideas. A true corporate finance lender, IBS is asset and cash flow focused versus credit driven. Program highlights include

- **IBS Small Balance Real Estate Lending:** from \$250k to \$7MM, with rates starting at 4.75%, secured through underwriting based primarily on the property's value and net operating income (based financial statements; tax returns not required).
- **IBS Bridge & Mezzanine Financing:** from \$2MM to \$100MM, with rates starting at 7.99%, secured through underwriting solely based on the property's value.
- **IBS Conventional Commercial:** from \$5MM to \$100MM, rates starting at LIBOR plus 3%, secured based on the property's value, net operating income, geographical location, and sponsor strength.

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IBS INSTITUTIONAL REAL ESTATE CAPITAL

IBS Small Balance Real Estate Lending Program

IBS, N.A. has made the financing of Small Balance Real Estate a focal part of our business. Since our inception, we have proven to be a true capital partner for emerging real estate investors. In 2014 IBS, N.A. launched its \$225MM SBIR Fund IV, to become a national leader in financing investment real estate transaction up to \$10MM.

Lending Parameters:

Transaction Type: Purchase, Refinance, & Cash Out Refinance

LTV: 75% Max LTV (based upon asset and location)

Rates: 4.75%-9.5%

Fixed Period: 2,3,5,7,10 and 30 year

Points: 1-3

Loan Amounts: \$250,000 to \$7,000,000; \$10MM based upon asset class, LTV and location

Amortization: up to 30 Year Fully Amortizing (other amortization options available)

Index: WSJ Prime Based

Rate Caps: 2% for the First Year Then 1% periodically

Prepayment Penalty: 5% Declining

Rate Buy-down: Available with additional origination costs.

Additional Considerations: Minimum Credit Score: 620; Expense Deposit Required For 3rd Party Reports; Rate Lock When Loan Documents Drawn;

Impounds For Property Taxes and Insurance Required; IBS Must Order 3rd Party Reports; Foreign Nationals Welcome (Florida and NY only)

Property Types: Multifamily, Office Buildings, Single Family Portfolios (Florida only), Mixed Use, Retail, Strip Centers, Mobile Home Parks, Garage & Auto Repair, Light Industrial/Warehouse, Storage Facilities

Initial Required Documentation Checklist:

Loan Summary Overview form (use the form that best applies to your deal)

Loan Application or Recent Personal Financial Statement

Color photos of the interior/exterior of the property

Profit and Loss Statements for income producing properties

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IBS INSTITUTIONAL REAL ESTATE CAPITAL

IBS Bridge & Mezzanine Finance Program

IBS, N.A. offers bridge and mezzanine financing to experienced sponsors requiring more time to execute their exit strategy or attain permanent financing. Our program is designed to provide the elasticity of a structured loan while offering the option to secure the most favorable permanent financing available based on investment objectives. The IBS, N.A. Bridge & Mezzanine Finance Program offers commercial real estate investors the opportunity to leverage short-term financing benefits without compromising equity or long-term ROI. General parameters include:

Loan Term: 1 to 3 years (longer terms considered on an exception basis)

Loan Amount: \$2MM to \$100MM

Property Types: All property types considered depending upon Sponsorship

Geographical Focus: Continental US (Excluding: ND, SD, AK, RI and IA) including Canada, Puerto Rico and the U.S. Virgin Islands

Interest Rate: Starting at 7.99% Interest Only

Amortization: Interest-only

Loan-to-Value: Up to 75% LTV

Prepayment: No prepayment penalty, although typically a six-month minimum term

Borrower: Single Purpose Entity Ownership Structure preferred

Typical Scenarios: Chapter 11 Reorganization, Partner Buy-Out, Recapitalization, IRS Payoff, Discounted Payoff, Pre-Stabilization Financing, LI/TC, Vacant Building Acquisitions, Real Estate Tax Lien Payoff

Closing: 10-Day closing available

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IBS INSTITUTIONAL REAL ESTATE CAPITAL

IBS Balance Sheet Conventional Lending Program

As a principal real estate owner-operator, IBS, N.A. understands the challenge of financing investment real estate at terms which promote healthy cash-on-cash returns. We have adjusted our Balance Sheet Lending Program to help you tap into your equity while improving returns. Under this program, IBS is focused on financing well-located investment properties, controlled by experienced real estate operators with sound business plans. General parameters include:

GEOGRAPHY

Nationwide with a focus on Tier 1 and Tier 2 Markets

LOAN AMOUNT

\$5 million to \$100 million

ELIGIBLE PROPERTIES/ MAXIMUM LTV

Multifamily -75% LTV
Single Family Portfolios- 75%LTV (up to85%LTC)
Retail- 75% LTV
Industrial- 75%LTV
Office- 70%LTV
Hospitality-70 %LTV

RATES/AMORTIZATION

Rates are spread over the 30-Day LIBOR index with 10, 15, 20, 25 & 30 Year Amortization options

LOAN OPTIONS

3, 5 & 7-year ARMS with 10-Year Terms
10-Year fixed

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Section: 4

IBS Real Estate Investment Co. LLC

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IBS INSTITUTIONAL REAL ESTATE CAPITAL

IBS Real Estate Investment Company, LLC Overview

IBS Real Estate Investment Company, LLC (IBS REICO) a division of IBS Investment Bank, serves as the Manager for all IBS real estate investment funds, including the IBS Fixed Income Real Estate Fund, IV. The IBS name is synonymous with providing investors access to well-qualified institutional grade alternative investments.

Powerful Investment Capital

The IBS Fixed Income Real Estate Fund IV, LLC (the “Fund”) was formed by IBS Real Estate Investment Co. LLC to provide high net-worth individuals, corporations, small pension funds, accredited self-directed IRA investors and endowments access to professionally managed real estate investments. The Fund achieves higher than average income by offering investors senior secured bonds of the Fund’s portfolio. As a secondary initiative, the Fund attains moderate capital growth.

Investment Strategy

IBS REICO acquires multi-family, industrial, residential portfolio, and sub-performing note opportunities located in Florida, Georgia, North Carolina, New York and Texas. The Fund’s strategy will is to invest in niche opportunities in the investment territory in:

- Underperforming assets with compelling value-added opportunities;
- Unique assets with strong upside potential;
- Properties in proven sub-markets with existing cash flow; and
- Real estate related operating and service companies.

IBS REICO takes a balanced approach to maximize risk-adjusted returns and long-term capital appreciation. Real estate assets and securities are expected to be held for three to five years. The company invests primarily in properties with a target investment requirement or acquisition price of between \$1 million and \$15 million. IBS REICO seeks high barrier, moderately complex situations requiring significant asset management experience where operating results and cash flow can be improved.

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IBS INSTITUTIONAL REAL ESTATE CAPITAL

IBS Real Estate Investment Company, LLC Overview

Taking advantage of IBS, N.A.'s proprietary access to potential transactions, the IBS REICO acquires investments using a process consisting of due diligence, structuring an appropriate investment transaction, repositioning underlying assets and establishing a net tangible value in the investment.

Transaction Size:

- \$1 – \$20 million per real estate asset/ real estate backed loan
- \$10 – \$100 million per real estate portfolio/ real estate backed loan portfolio

Real Estate Target:

- Mixed Use (Multifamily with retail component)
- Multi-tenant office industrial business parks/Flex Space
- Self-Storage
- Single Family Portfolio (50 assets+)
- Multifamily (150+ units)

Sub-Performing Loan Target:

- \$1-\$10mm on individual mortgage notes in South Florida (whole loans, mezzanine loans, participations and “stalking horse” BK bids.)
- \$10mm+ mortgage portfolios with concentration on the East U.S. Coast

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