

Why Depository Banks Send Investment Real Estate Loans to IBS Investment Bank



COMMERCIAL REAL FINANCE FOR GROWTH & MATURE-STAGE OWNER-OPERATORS

IBS Investment Bank (IBS, N.A.) offers institutional investors a distinctive array of qualified real estate investment opportunities through its sister companies, IBS Institutional Capital (IBS) and IBS Real Estate Investment Company, LLC (IBSREICO).

Financing Challenges For Emerging Real Estate Investors

Most investment real estate financing requests under \$7MM have fallen outside the bank financing parameters. Issues such as the asset's occupancy or the individual's net worth and experience tend to stand between emerging real estate investors and the capital they need. The regulatory nature of depository banks restricts their underwriting capacity to be centered upon stringent quantitative metrics. Below are eight general contrasts encouraging depository banks to refer small balance investment real estate loans to IBS, N.A.

IBS Real Estate Underwriting	Depository Bank Underwriting
IBS is not an FDIC chartered bank and lends through risk-tolerant invested funds rather than deposits	FDIC chartered banks lend through deposits, governed by a series of ratios to protect risk-averse depositors.
Asset focused	Personal credit, liquidity, and guarantor experience focused
Investment real estate structured underwriting	Owner-occupied structured underwriting
Cash flow based upon asset	Cash flow based upon a combination of personal, asset, and interrelated businesses.
Target FICO score 630 or above	Target credit Score 720 or above
Targets U.S. Citizens & Foreign Nationals	Targets U.S. Citizens
Seeking Class 'B' and 'C' Industrial, Retail, Office, and Multifamily	Seeking Class 'A' and 'B' Multifamily or Owner Occupied assets
30-45 Day Close	60-90 Day Close
Investment-focused, considering acquisitions, debt financing, or joint ventures.	Loan-Focused

IBS Continues to Fuel Commercial Real Estate Investors

After launching its \$225MM campaign in the Spring 2014, IBS emerged as a proven leader in the small-balance investment real estate (SBIR) financing sector. Without the need to assess individual or corporate tax returns, IBS posted over \$500MM in SBIR transaction volume since 2011. The IBS family projects to deploy over \$250MM through acquisitions, co-investments, and asset-based real estate loans in 2024. After receiving numerous referrals from depository banks, we seized the opportunity to occupy such an important and underserved commercial real estate market segment. We are genuine real estate investors fueling real estate investors," said J. Jackson, IBS Investment Bank senior member. To learn more, email us at Engage@myinstitutionalbanking.com or visit us at the sites below.