

## IBS Providing Liquidity Relief for CRE Investors and Lenders

IBS Investment Bank (IBS, N.A.), through its sister companies IBS Institutional Capital (IBS) and IBS Real Estate Investment Company, LLC (IBS REICO), is pleased to announce that it is actively deploying real estate capital to Lenders and CRE Sponsors. Founded in 2011, our family of companies has emerged as a proven real estate financier by completing landmark transactions.

### Balance Sheet Capital + A Proven Track Record = Your Trusted Partner



#### Performing Note Purchases

Through our opportunistic fund, IBS Equity Fund III, LLC, the IBS acquisitions team provides margin call relief to CRE lenders and investors. Learn more about our general note acquisition criteria below.

- Asset Class: 2-4 units, Industrial, Multifamily, Mixed-Use.
- Asset Locations: Florida, North Carolina, Texas, and North Eastern U.S. (on a case-by-case basis)
- Credit Quality: B/C (650 FICO Min)
- Acquisition Minimum: \$300k per Asset, \$5MM per Portfolio
- Underwriting: Max 75% Stretch LTV, Min. 1.10x DSCR, Min 10%IRR, Min. Yields Required



#### LP Equity Investment

Through IBS Real Estate Investment Company, our senior executives provide limited partner-level (LP) equity to commercial real estate owner-operators when needed most. Learn more about our general LP equity investment criteria below.

- **Asset Class:** Multifamily (Class 'B' over 250 Units) and Light Industrial (Flex Space, Self-Storage)
- **Asset Locations:** Florida (Preferred), North Carolina, Georgia, and Texas
- **Investment Size:** \$1MM- \$10MM
- **Target Yield:** 2.5x
- **Investment Horizon:** 3-5 Years
- **Investment Structure:** Board and property management control required
- **Uses:** Creditor negotiation, Return of LP capital, Recapitalization for additional purchases

#### About IBS

IBS Institutional Capital (IBS), an IBS Investment Bank sister company, is a privately held, national balance sheet lender specializing in placing direct investments into small to middle-market-sized businesses and real estate companies.

#### About IBS REICO

IBS Real Estate Investment Company, LLC is an institutionally-backed investment and asset management firm providing passive and active equity investments in value-added and opportunistic strategies throughout the Southeastern United States. For further inquiries, contact the IBS Relationship Management Team at [Engage@myinstitutionalbanking.com](mailto:Engage@myinstitutionalbanking.com). For more information about IBS and its sister companies, visit the links below.