

Refinance Conventional Mortgages

OWNER OCCUPIED PROPERTIES

COMMERCIAL REAL ESTATE LOANS & EQUIPMENT LOANS

WHO - Business Owners occupying at least 51 percent of commercial real estate, including car washes, hotels, self storage facilities, gas stations, assisted living facilities, office condos, industrial buildings, warehouses, golf courses, recreation facilities, manufacturing buildings

WHAT - Refinance conventional loans for real estate or equipment, including:

- Traditional, non-government bank loans
- Hard money loans
- Seller carried or private notes

Expanded Program to Help Promising Businesses Grow

WHEN - When the business owner can save at least ten percent in monthly mortgage expenses to improve overall cash flow

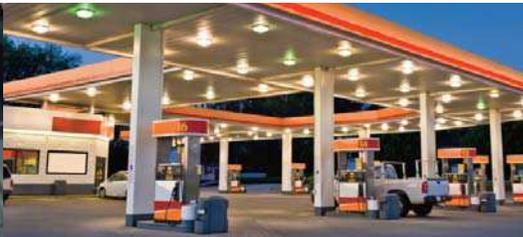
When the business owner needs to pull cash out to make improvements to the building, or buy additional equipment

Other business related needs for cash out MAY be considered

When the real estate or equipment loan has a balloon payment due and payable

WHERE - Available for Business owners throughout the State of CA

HOW - A local bank, credit union or non-bank lender partners with a non-profit SBA CDC to refinance the note for 90 percent of the project's appraised value, with up to 50% - bank; up to 40% - SBA; as little as 10%-coming from the business owner (For special purpose properties, as little as 15% down). Note: The business owner's ten percent may likely come from the equity in the building documented by the appraisal, with NO cash requirements for the business owner down payment



Speak personally to AmPac's SBA Loan Advocates:



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AmPac Tri-State CDC, Inc., a non-profit partner of the SBA today, at 909-915-1706 or email - info@ampac.com for additional information on the HOW!