



Michael E. Clark
Financing Specialist
410-591-8034 Office
866-311-4146 Fax
www.growthfi.com

Mclark@growthmortgagehelp.com

Who we are

Growth Financial is a commercial brokerage dedicated to providing financing for income producing and owner occupied commercial properties from \$100,000 to \$5 million. We strive to build relationships with our clients and understand their long-term financial goals. Our goal is to put our powerful combination of experience and resources to work for you. Our experience has helped property owners develop workable financing solutions.

*IN SHORT, NO OTHER COMPANY HAS MORE EXPERIENCE AND CAPACITY TO ACHIEVE YOUR
COMMERCIAL FINANCING NEEDS*

The success of Growth Financial lies in our ability to be a market innovator. We have the resources and insight to understand the market and the expertise to convert this knowledge into tangible value for you. We believe that client relationships are the greatest assets to our success and encourage open communication and exchange of ideas. A wide range of lending programs and options awaits you.

Being results driven and embracing the entrepreneurial spirit has allowed us to think outside the box with innovative techniques and solutions. Our team of professionals will ensure that you go through a straightforward and seamless financing process. If you have any questions feel free to contact us at www.info@growthmortgagehelp.com or www.grothfi.com.

Customer First

We are committed to the needs of our clients. Our strong work ethic and persistence are the reason we get results. We successfully complete financing transactions for both purchase and refinance. We offer no cost, no obligation consultations to discuss your situation and review possible solutions.

At Growth Financial, we pride ourselves in offering the highest level of service, with efficiency and pride. Whether you are looking to purchase or refinance your commercial property our purpose is to satisfy your needs. The organized and efficient strategy we implement has literally helped hundreds of property owners.

Recent Closings and Success Stories



Property Type: Laundromat
Location: Old Lyme, CT
Loan Amount: \$255,000
Purpose: Real estate acquisition

Property Type: Mixed Use
Location: Plainfield CT
Loan Amount: \$370,000
Purpose: Real estate acquisition



Property Type: Convenience Store / Gas Station
Location: East Waterboro, ME
Loan Amount: \$544,000
Purpose: Debt consolidation/property



Property Type: Multi Family
Location: Philadelphia Suburbs, PA
Loan Amount: \$900,000
Purpose: Debt consolidation/property



FUNDING GUIDELINES

Growth Financial specializes in financing for Commercial real estate both owner occupied and investment. We provide one on one service that is very rare

SBA Alternative

- LTV up to 90%
- Minimum Credit Score:600
- Loan Amount for 150 to 5 mill
- Term: 15,20 and 30 years
- Fixed and adjustable
- Property types all owner occupied commercial property
- Closing time: 30-60 days

Great for small
business owners that
occupy at least 51% of
the property.

Conventional

- LTV up to 60%
- Minimum Credit Score:660
- Loan Amount for 150 to 5 mill
- Term: 15,20 and 30 years
- Fixed and adjustable
- Property types all commercial property types
- Closing time: 30-60 days

Owner users and
investment properties

Equity Based

- LTV up to 60%
- Minimum Credit Score: none
- Loan Amount for 500 to 5 mill
- Term: 15,20 and 30 years
- Fixed and adjustable
- Property types all commercial property types
- Closing time: 1-3 weeks

Quick turn around!
No credit requirement!

FINANCING CHECKLIST

- Loan Application
- Detailed rent roll and/or leases
- Ratified Real Estate Contract (if purchase)
- Closing Statement (if refinance)
- Experian Credit Report (with score)
- Copy of Current and recent bank or asset statement
- Copy of last 2 years tax returns (Business and Personal)
- Financial statement (if more assets than on Loan app)
- Color photo of property (E-mail to mclark@growthmortgagehelp.com)

***Complete all sections and fax to 866-311-4146 attention loan submission**

GROWTH FINANCIAL SUBMISSION FORM

Borrower Information:

Borrower Name _____

Business Name _____

Borrower Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email _____ Credit Score _____

Property Information:

Loan Purpose: Purchase Refinance Occupancy: Owner Investment

Property Type: _____

of units: _____ Subject Sq Ft. _____ Appraisal? Yes No

Property Address: _____

City: _____ State: _____ Zip: _____

Loan Amount Requested: _____ LTV: _____% CLTV _____%

Original Purchase Price: _____ Original Purchase Date: _____

Current Sales Price _____ Current Sales Date: _____

“AS-IS” Value: _____ Existing Liens: _____

Down payment: _____ Repairs: _____

Re-Finance

Loan Amount:\$ _____ Rate: _____% Lender: _____

Loan Amount:\$ _____ Rate: _____% Lender: _____

Income:

Source: _____ Amount: _____

Expenses:

Source: _____ Amount: _____

Real Estate Owned

Type of Property				
Address				
Date Purchased				
Original Cost				
Present Market Value				
Mortgage Balance				
Payment per Month				
Status of Mortgage				

Comments: _____

