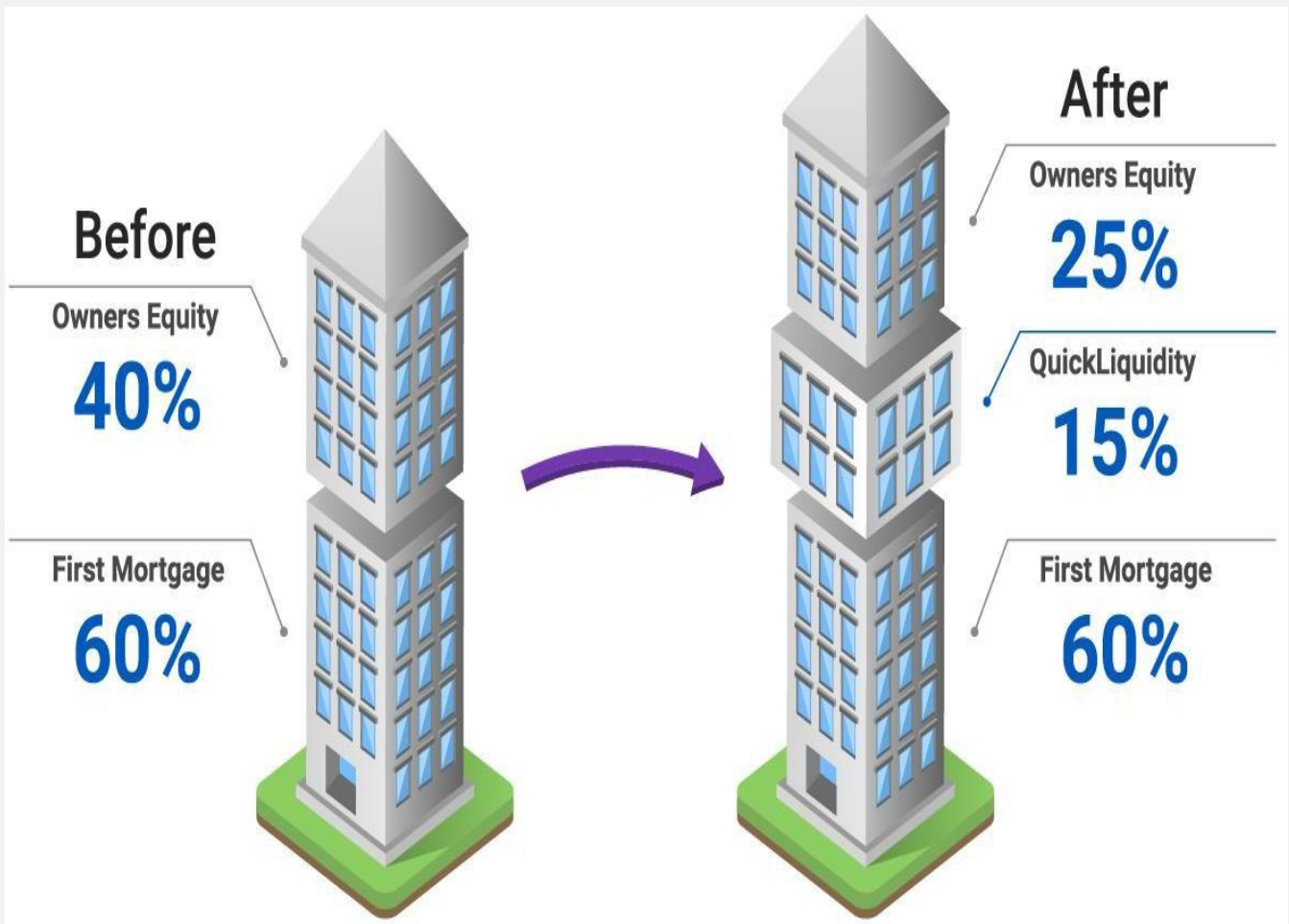


## What We Do

We Provided Second mortgages on commercial real estate nationwide. We help owners increase their leverage **without** refinancing their existing first mortgage. Our second mortgages give borrowers access to additional capital at a cost lower than refinancing, especially when the borrower has a significant prepayment penalty or a low interest rate.

## How it Works



# Turn your equity into working capital for whatever you need!!!

We understand that commercial real estate is a capital-intensive investment with unexpected financial events, and we're here to help. Whether you need capital for a new investment opportunity, tenant improvements or operational cash-flow, we're here for you.

## **New Investment Opportunities**

Are you under contract to purchase a new property and need the down payment? Monetize your equity.

## **Tenant Improvements & Leasing Commissions**

Have a vacant space and need money for tenant improvements or CapEx? Monetize your equity.

## **Operational Cash Flow**

Are you asset rich but momentarily running into a cash-flow shortage? Monetize your equity.

# Case Study 1



This shopping center was over 90% occupied and estimated to be around 65% leveraged with a first mortgage of \$32 million. While the borrower planned on selling the property over the next 12 months, they needed immediate liquidity of \$1.4 million to reinvest into a separate real estate project.

The borrower's first mortgage lender would not increase their loan for a cash-out, leaving the borrower with limited financial options to quickly monetize their equity. If the borrower were to refinance with a new lender the closing costs to replace the \$32 million of debt would have been cost prohibitive.

We offered a solution by providing the borrower with a second mortgage. This saved the borrower a ton of money in fees and provided them with the capital they needed in the time frame they needed. The second mortgage was done and within full compliance of the existing first mortgage.

# ***RAMS*** Capital Group

Real Estate Advisory & Finance Services

109 Danbury Road Ridgefield, CT 06877

O.203-244-5446 | C.475-279-3851 | [d.behunick@ramsassetmgt.com](mailto:d.behunick@ramsassetmgt.com)