Commercial Loan Direct

Commercial Loans & Apartment Loans | #1 Online Multifamily & Commercial Mortgage Lender





Apartment Financing

Commercial Financing

Conduit Financing

Small Loans

Rates

Application

Apartment Financing

Small Apartment Loans \$1-5 Million

Mid Apartment Loans \$5-25 Million

Large Apartment Loans >\$25 Million

Apartment Bridge Loans

Apartment Construction Loans

Commercial Mortgages

Small Commercial Loans \$1-5 Million

Mid Commercial Loans \$5-25 Million

Large Commercial Loans >\$25 Million

Bridge Financing

Construction mortgages

SBA Loans

USDA Commercial Loans

Inventory & Factoring Financing

Equipment Financing

Commercial Mortgage Refinance



- No Application Fees
- No Lender Points
- · No Yield Maintenance

Nationwide Commercial Mortgage Lender & Apartment Lender

Commercial Loan Direct ('CLD') a division of CLD Capital is a wholesale commercial mortgage lender and apartment mortgage banker originating for its own portfolio. In addition to offering its own financial programs, CLD has partnered with institutional investors, Fannie Mae, Freddie Mac, FHA, SBA, USDA, life insurance companies, banks and real estate investment trusts to bring you a wider selection of additional lending vehicles. With a focus on commercial loans over \$1 million, a diversified mix of financing products, a state of the art online commercial lending platform, and a staff of experienced professionals, CLD provides a cost-efficient solution for apartment lending and commercial property financing.



Commercial Loans



CLD provides commercial financing solutions for both owner occupied and investor properties. Our company offers three lending options depending on your loan amount: Small balance (\$1-\$5 Million), midbalance (\$5-\$25 Million) and large balance for transactions over \$25 Million. CLD's government agency sponsored commercial programs include; SBA-504, SBA 7a, and USDA B&I. CLD's preferred real estate properties include; office, retail, industrial, hospital & healthcare, self storage, church, hotel and mixed use. We also offer bridge or interim

financing to stabilize commercial real estate properties.

Commercial Mortgages - Lending Center

Apartment Loans



CLD offers three main financing options for apartment mortgages: Small apartment loans for transactions between (\$1-\$5 Million), mid-balance apartment programs for transactions between (\$5-\$25 Million) and large balance apartment programs for apartment complexes over \$25 Million. CLD also offers seniors housing finance, student housing finance, affordable housing finance, manufactured housing community lending, bridge, construction, conventional financing and agency execution under HUD's FHA, Freddie Mac and Fannie Mae.

Multifamily Mortgages - Lending Center

USDA & SBA Loans

Commercial Loan Direct offers USDA & SBA lending backed by

- No Defeasance
- Low Fixed Rates
- · Simple Application
- Low Closing Costs

Loan Program Updates

SBA 504 Refinancing Changes

Understanding SBA 7a Loans

FHA Lending Guidelines

Fannie Mae Lending Criteria

Financial News by CLD

- Big Wave of Commercial
 Mortgage Backed Securities
 Buyers Eager for Big Wave of
 CMBS ?Commercial Mortgage
 Alert? reports that thanks to
 pent-up demand a flood of multi borrower commercial MBS issues
 over the next six weeks is likely
 to fetch higher...
- Commercial Loans Market News

 CBMS & Conduit Mortgages

 In the past month, four CMBS
 deals totaling just over \$2.5

 billion have been floated to the market, bringing 2011 non-agency issuance to \$32.0 billion.

 The recent transactions included one multi-borro...
- 2012 Outlook Commercial
 Loans & Apartment Loans
 We continue to view this
 economy as threading a thin
 needle between below-historical
 growth rates associated with the
 idealized economic recovery and
 the decline in growth associated
 with the non-idea...



commercial real estate mortgages. These commercial real estate transactions typically range from \$1 Million to \$10 Million, are guaranteed by the US government and backed by real estate, FF&E, and/or equipment. Small balance commercial mortgages are processed under CLD's streamlined guidelines.

Small Balance Financing - Lending Center

Conduit Loans



The Commercial Mortgage Backed Securities market is one of the fastest growing segments of the commercial lending industry due to its competitive pricing and flexibility. Our company offers conduit financing for apartments and commercial real estate property. These commercial real estate transactions can be priced above \$1 Million and have no preset maximum amount.

Conduit/CMBS Financing - Lending Center

Commercial Mortgage Lenders & Multifamily Loans Nationwide

Our firm transacts millions of dollars in new commercial mortgage requests monthly. With extensive experience in the commercial real estate financing industry, our company has grown into a leading originator of debt by combining our expertise and knowledge in the underwriting, processing, and closing of commercial mortgages and apartment mortgages.

Affiliates and Referrals Program Benefits

Our company offers one of the most comprehensive and lucrative affiliate & referrals programs in the industry. Learn more about our affiliates & referrals program and how you can benefit from working with us.

Commercial Loan Direct's Approach

Commercial Loan Direct's unique approach to real estate lending - unlike other mortgage banks and lenders CLD does not service its originations. This allows us to focus on new commercial mortgage originations, quality customer service, and product development. Our business model help us maintain a low cost structure, passing on the savings to our borrowers in the form of lower fees and industry low rates for commercial real estate financing.

CLD Originates Commercial Real Estate Loans Nationwide

Our primary concentration is on commercial real estate transactions over \$1 Million. By focusing our departments on small, mid, and large balance commercial real estate mortgages, our firm provides some the most comprehensive financing solutions for apartment loans, conduit lending, and commercial financing in the market-place.

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© 2012 Commercial Loan Direct is a commercial mortgage lender focusing on apartment loans, commercial mortgages, small balance commercial mortgages, apartment financing, and conduit lending.