

COMMERCIAL



MORTGAGE FINANCING



About US

ICS is a *vertically integrated* Correspondent Commercial Mortgage Lending Company providing commercial, multifamily, and investment property financing nationwide.



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Official

Forbes

FINANCE COUNCIL MEMBER

In 2019, ICS was invited to join the Forbes Finance Council. ICS is one of the most innovative commercial mortgage lending companies in the country, offering more commercial real estate and investment property loan products than any other bank or commercial lender, *from one single point of contact.*

Leadership Team



CEO

Ryan Mosley



Erin Drake

Vice President - Origination



Selina Gaitan

Director of Operations



Yasmeen Mosley

Chief Data Officer

Our company is lead by a seasoned team of professionals, dedicated to the success of our clients, and the advancement of all individuals within our organization, both personally, and professionally.

Financing Solutions



Through our correspondent relationships with institutional, agency, and private lenders nationwide, ICS provides a full suite of loan solutions across all asset and transaction types.

Agency

Fannie, Freddie, FHA

Bank

Local, Regional
National

CMBS
Life Co.

Private

Commercial, Multifamily & Investment Property Financing

Competitive Rates & Fees

Our broad spectrum of loan products and lending partnerships allows ICS to provide the most competitive rates and terms available. We don't compete against lenders, ***we work with multiple lending partners simultaneously*** to secure the lowest market rates, fees, and customized terms suitable to our clients' needs.

We can structure loans with zero points, minimizing acquisition and refinance costs, saving our clients time, and money.



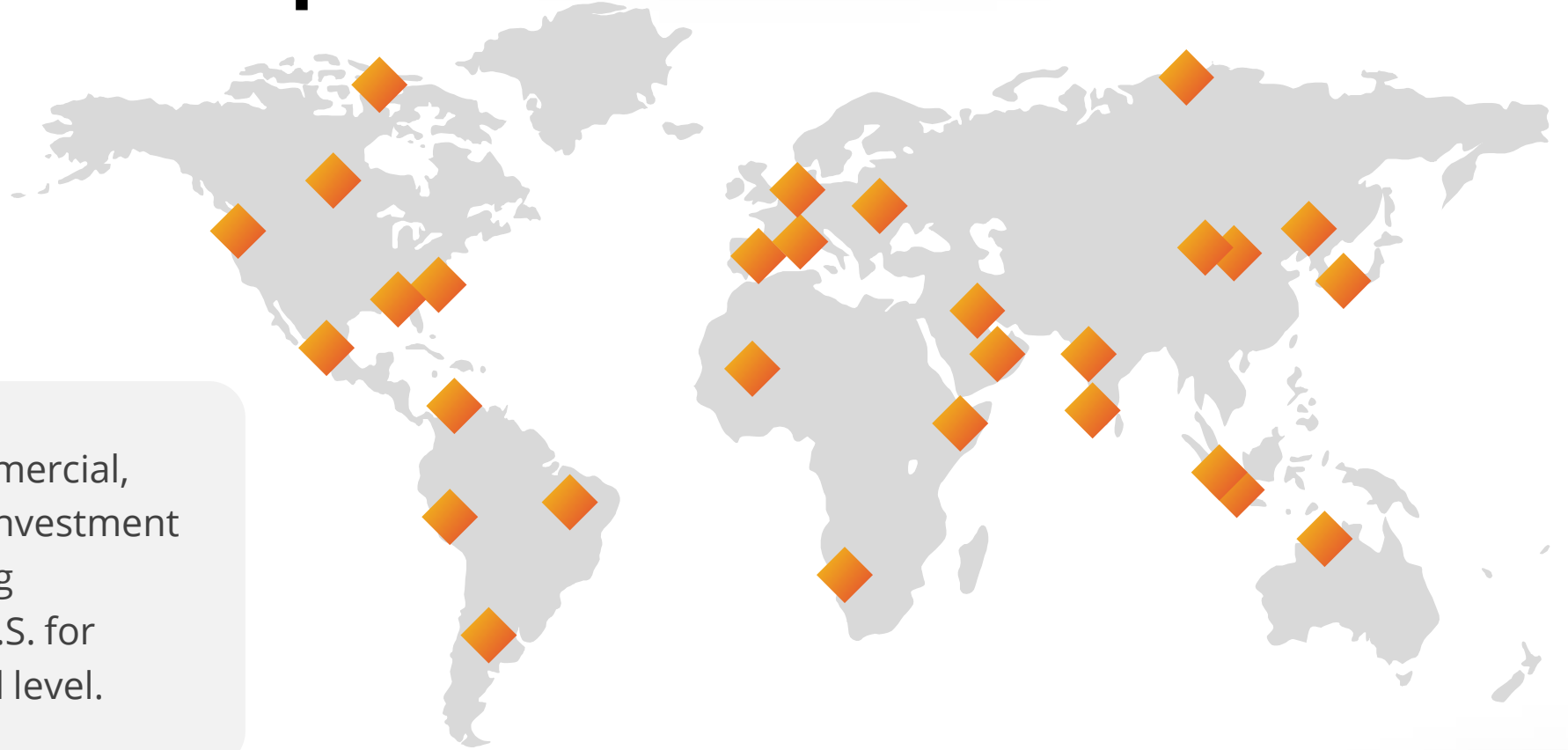
CAPITAL MARKETS

Global Clients

●●●● Nationwide Representation



ICS provides commercial, multifamily, and investment property financing throughout the U.S. for clients on a global level.



Correspondent Lending

As a Correspondent Commercial Mortgage Lending Company ICS arranges financing through numerous institutional and private lending partnerships. We structure, process, and underwrite loans on behalf of our lending partners, evaluating financing assignments through multiple capital sources simultaneously. ICS funds loans directly, assigns, syndicates, and brokers loans based upon the needs of our clients.

More Options
ONE Point of Contact

Lending Partner Relationships

ICS has hundreds of institutional and private Lending Partner relationships nationwide

PARTIAL LENDER LIST

- ◆ Bank of America
- ◆ JP Morgan
- ◆ Wells Fargo
- ◆ Union Bank
- ◆ Key Bank
- ◆ Silver Hill Funding
- ◆ Finance of America
- ◆ Avatar Financial Group
- ◆ Celtic Bank
- ◆ Lument
- ◆ Wilshire Quinn Capital
- ◆ Pacific Premier Bank
- ◆ Banner Bank
- ◆ Sabal
- ◆ Washington Federal
- ◆ RCN
- ◆ Fannie Mae
- ◆ Freddie Mac
- ◆ FHA
- ◆ American Life Financial
- ◆ Capstone
- ◆ Broadmark
- ◆ TD Bank
- ◆ US Bank
- ◆ Greystone
- ◆ Veristone
- ◆ Corevest
- ◆ Pinnacle Funding
- ◆ Archway Fund
- ◆ WCG
- ◆ Visio Leding
- ◆ Money360
- ◆ Marcus & Millichap
- ◆ CBRE
- ◆ JLL
- ◆ Capital One
- ◆ BBVA
- ◆ Berkadia
- ◆ Stronghill Capital
- ◆ CIBC
- ◆ Citi Bank
- ◆ Angel Oak
- ◆ Velocity
- ◆ Ocean Bank
- ◆ First Merchant Bank

Asset Types

◆ ICS finances a broad spectrum of property types including:

- ◆ Multifamily
- ◆ 1 to 4 Unit
- ◆ Office
- ◆ Retail
- ◆ Industrial / Warehouse
- ◆ Hotel
- ◆ Medical
- ◆ Mobile Home Park
- ◆ Self-Storage
- ◆ Automotive
- ◆ Gas Station / Car Wash
- ◆ Marina
- ◆ Specialty Use



Loan Products



Loan sizes from
\$100k to \$100MM+



CONFORMING

Long-term Bank, agency, cmbs, and life company loans. **\$1MM & Up**



FLEX

Long-term Private loans for properties or borrowers that just miss conforming grade guidelines. **\$100k to \$2MM**



BRIDGE

1 to 3-year short-term loans. **\$100k to \$50MM**



CONSTRUCTION

Ground-up & extensive rehab financing. **\$500k to \$100MM+**



SBA

Commercial Owner-user loans. **\$100k to \$5MM**



REHAB / FIX & FLIP

Short-term rehab loans based on ARV. **\$100k to \$10MM**



See our complete loan product guide and daily market rates online at

ics.inc/rates



CONFORMING LOANS

Long-term loans perfect for borrowers & properties that meet bank, agency, life company, and/or cmbs guidelines. Asset-based lending with recourse, and non-recourse options.

ASSET TYPES

- ◆ Multifamily 5+ Units
- ◆ Mixed-Use / Primary Multifamily
- ◆ Office
- ◆ Retail
- ◆ Light Industrial
- ◆ Warehouse
- ◆ Self-Storage
- ◆ Mobile Home Park
- ◆ Automotive
- ◆ Medical

Loan Limits	\$1MM & Up
Purpose	Purchase / Refinance / Cash-Out
Terms	5, 10, 12, 15, 20, 25 and 30-years
Amortization	15, 25, 30-years
Max LTV	Multifamily: 80% Commercial: 65%-75%
Min FICO	650
Min DSCR	Owner-Occupied: 1.2x Investor: 1.15x
Stabilization	DSCR verification over a 180 to 365 day trailing UW period
UW Method	Owner-Occupied: Global DSCR Investor: Property DSCR
Documentation	2 years personal and business tax returns
Recourse	Non-Recourse and Recourse
Pre-Payment Penalty	Step-Down & Yield Maintenance Options Available



FLEX / SMALL BALANCE LOANS

Long-term loans for borrowers & properties that just miss conforming/bank grade financing guidelines. No tax return options available.

ASSET TYPES

- ◆ Multifamily 5+ Units
- ◆ Residential 1 to 4 Unit
- ◆ Mixed-Use / Primary Multifamily
- ◆ Office
- ◆ Retail
- ◆ Light Industrial
- ◆ Warehouse
- ◆ Self-Storage
- ◆ Mobile Home Park
- ◆ Automotive
- ◆ Medical

Loan Limits	\$100k to \$2MM
Purpose	Purchase / Refinance / Cash-Out
Terms	5-Year ARM 30-Year Fixed
Amortization	15, 25, 30-years
Max LTV	<\$500K: 75% >\$500K: 70%
Min FICO	650
Min DSCR	Owner-Occupied: 1.2x Investor: 1.0x
Stabilization	75% occupancy required over a 90-day trailing UW period
UW Method	Owner-Occupied: Global DSCR Investor: Property DSCR
Documentation	2 years personal and business tax returns Lite Doc No Tax Return Options Available
Recourse	Non-Recourse and Recourse options
Pre-Payment Penalty	Step-Down



BRIDGE LOANS

Short-term loans for borrowers & properties that just miss conforming/bank grade financing or FLEX guidelines. Perfect for transactions that need to close quickly or properties needing stabilization/rehab.

ASSET TYPES

- ◆ Multifamily 5+ Units
- ◆ Residential 1 to 4 Unit
- ◆ Mixed-Use
- ◆ Office / Retail / Industrial
- ◆ Hotel
- ◆ Marina
- ◆ Specialty Use
- ◆ Self-Storage
- ◆ Mobile Home Park
- ◆ Automotive
- ◆ Medical

Loan Limits	\$100k to \$50MM
Purpose	Purchase / Refinance / Cash-Out
Terms	1 to 3-years
Amortization	Interest Only
Max LTV	65% to 75%
Min FICO	No minimum
Min DSCR	Varies
Stabilization	Loans used to stabilize properties for disposition or permanent financing.
UW Method	Project Specific
Documentation	Lite Doc No Tax Return Options Available
Recourse	Non-Recourse and Recourse options
Pre-Payment Penalty	No Pre-payment penalty



CONSTRUCTION LOANS

Short-term constructions loans for ground-up and extensive rehab projects. Private and institutional-grade financing available.

ASSET TYPES

- ◆ Multifamily 5+ Units
- ◆ Residential 1 to 4 Unit
- ◆ Mixed-Use
- ◆ Office
- ◆ Retail
- ◆ Light Industrial / Warehouse
- ◆ Marina
- ◆ Self-Storage
- ◆ Automotive
- ◆ Medical
- ◆ Hotel

Loan Limits	\$500k to \$100MM+
Purpose	New Construction / Ground-up / Extensive Rehab
Terms	1 to 3-years
Amortization	Interest Only
Max LTC Max ARV	100% 75% to 80%
Min FICO	650
Min DSCR	N/A
Stabilization	Loans used for ground-up and extensive rehab projects. Up to 3-year terms available for stabilization period.
UW Method	Project Specific
Documentation	Lite Doc No Tax Return Options Available
Recourse	Non-Recourse and Recourse options
Pre-Payment Penalty	No Pre-payment penalty in most cases.



SBA LOANS

Long-term loans for owner-users that intend to occupy 51% or more of the property for business purposes. Business NOI must support debt service.

ASSET TYPES

- ◆ Mixed-Use / Primary Commercial
- ◆ Office
- ◆ Retail
- ◆ Light Industrial
- ◆ Warehouse
- ◆ Self-Storage
- ◆ Automotive
- ◆ Medical
- ◆ Hotel
- ◆ Gas Station / Car Wash
- ◆ Restaurant / Food & Beverage

Loan Limits	\$100k to \$5MM
Purpose	Purchase / Refinance / Cash-Out / Construction / Rehab
Terms	25 and 30-years
Amortization	15, 20, 25 and 30-years
Max LTV	Commercial: 90%
Min FICO	680
Min DSCR	Owner-Occupied: 1.2x Business NOI must support DSCR. Additional tenant rents cannot be used.
Stabilization	Varies by project type.
UW Method	Owner-Occupied: Global DSCR
Documentation	2 years personal and business tax returns
Recourse	Non-Recourse and Recourse
Pre-Payment Penalty	Optional



FIX & FLIP - REHAB

Short-term rehab loans for light to mid-size rehab projects. Residential only. See Bridge Loans for commercial property projects.

ASSET TYPES

- ◆ Multifamily 5+ Units
- ◆ Residential 1 to 4 Unit
- ◆ Mixed-Use / Primary Residential

Loan Limits	\$100k to \$10MM
Purpose	Rehab / Purchase / Refinance
Terms	9 to 18-months
Amortization	Interest Only
Max LTC Max ARV	100% 75% to 80%
Min FICO	620
Min DSCR	N/A
Stabilization	Loans used rehab projects. Up to 18-month terms available for stabilization period.
UW Method	Project Specific
Documentation	Lite Doc No Tax Return Options Available
Recourse	Non-Recourse and Recourse options
Pre-Payment Penalty	No Pre-payment penalty in most cases.



PORTFOLIO LOANS

Long-term loans perfect for financing 5 or more properties under a single loan. Exceptions available for less than 5 properties.

ASSET TYPES

- ◆ Multifamily 5+ Units
- ◆ Mixed-Use / Primary Residential
- ◆ 1 to 4 Unit

Loan Limits	\$500k to \$100MM+
Purpose	Purchase / Refinance / Cash-Out
Terms	5, 10, 15, 20, 30-years
Amortization	15, 20, 30-years
Max LTV	75%
Min FICO	650
Min DSCR	Investor: 1.2x
Stabilization	75% occupancy required over a 90-day trailing UW period
UW Method	Investor: Property DSCR
Documentation	2 years personal and business tax returns. No tax return options available.
Recourse	Non-Recourse and Recourse
Pre-Payment Penalty	Step-Down & Yield Maintenance Options Available

Fast & Efficient Closings



What to Expect

We close on time. Why? That's simple. We underwrite loans across multiple lending partners simultaneously before committing any financing project to a single lender. We ensure the capital partner has the financial capacity to close and the ability to execute in accordance with closing timelines. In the event there is a hold-up during the underwriting process, we can quickly change directions to a secondary lending partner, without restarting the entire underwriting process.

AVERAGE CLOSING TIME

- ◆ **Conforming Loans:** 45 to 60 Days
- ◆ **FLEX:** 30 Days
- ◆ **Bridge:** 14 to 21 Days
- ◆ **Private Construction:** 4 to 5 Weeks
- ◆ **Fix & Flip:** 21 to 30 Days
- ◆ **SBA:** 45 to 60 Days

OUR FUNDING PROCESS | WE WORK FOR YOU

◆ **Loan Request**

Loan request completed online, by phone, or in-person.

◆ **Loan Review**

A Senior Partner at ICS will review your loan request in detail with you, identifying key components of the financing assignment, including timelines and exit strategy. We will structure your loan, identify the best loan product, and implement term customization as needed.

◆ **Good Faith Estimate (24 Hours)**

ICS issues a Good Faith Estimate within 24 hours of loan review, including estimated rate, terms, and fees. ICS begins the underwriting process following acceptance of our Funding Fee Agreement.



◆ **Underwriting, Packaging & Presentation**

Loans are underwritten, packaged, then presented to multiple lenders simultaneously that fit your loan requirements. Our Lending Partners compete for the loan, either meeting, beating, or counter-offering our asking rate and terms. We disclose which lenders will review the loan package with full transparency. *We work for you as your dedicated Financing Team.*

◆ **Final Lender Loan Offer – Term Sheet**

A final lender term sheet is originated from the chosen lender.

◆ **Final Underwriting / Appraisal or BPO**

Upon term sheet acceptance, final lender underwriting is completed, including an appraisal or BPO.

◆ **Final Loan Commitment**

◆ **Closing**

Let's Talk

Connect with a Senior
Partner



Erin Drake



Ryan Mosley

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Thank you for your business

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See our complete loan
product guide and daily
market rates online at

ics.inc/rates

Our goal is to help you achieve yours.

