

<u>Convertible Commercial Line of Credit Plus</u>

he CCLOC+ (Convertible Commercial Line of Credit Plus) is for borrowers who need the flexibility to borrow what they need when they need it, for as long as three years. It's a flexible, multi-year, commercial line of credit.

- Plus, the CCLOC+ can be converted to a long term-loan, or paid off in full, anytime after six months without penalty.
- Plus, if the loan is converted to long-term, the borrower may get a rebate on much of the initial up-front points. Perfect for those borrowers who hope to transition to traditional financing, while still having the safety net of a long-term option at no additional expense.
- Plus, first and second liens are available. Borrower can make all long-term loan decisions at conversion. For line requests of \$500,000.00 or more, loan customized subject to our approval.

The CCLOC+ is especially attractive to our banking referral partners because of its transitional nature. If the borrower meets the bank's criteria within the three year period, they can pay the loan off and refinance at the bank's rate. If not, we can seamlessly transition the borrower into a long-term solution without additional costs to the borrower.

ReProp Financial is a regional niche real estate collateral lender. Our roots in real estate lending go back thirty years, which is advantageous for finding creative solutions for the most challenging situations. Our customers are you – the banks and mortgage brokers – who refer your customers to us. Your customers are the borrowers who have good equity and a plan, but may have been turned down based on their previous track record, credit rating, or the uniqueness of the loan request. Please call us today for rates, more details on this offer, or if you have any questions. Call 800.444.2948 to speak to one of our lending specialists.



ReProp Financial

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