

# IBS Investment Bank Provides Small Balance Real Estate Financing Foreign Nationals



## CORPORATE FINANCE FOR GROWTH & MATURE COMPANIES

*IBS Investment Bank offers institutional investors a distinctive array of qualified investment opportunities through its origination arm Institutional Banking Services, N.A. CORP.*

### Financing For Foreign National Real Estate Investors

As a result of developing its enhanced due diligence abilities, IBS Investment Bank is now able to offer its industry leading Small Balance Investment Real Estate financing to foreign nationals. The firm sought to achieve this milestone in an effort to offset retractions in conventional finance.

"Most investment real estate financing requests under \$6MM have simply fallen outside of the parameters for bank financing. Additionally, issues such as lack of U.S. credit and inability to provide U.S. based tax returns have long stood between foreign national investors and the capital they need to invest in America. The regulatory nature of banks emphasizes the creditworthiness of the guarantor as opposed to the strength of a potential transaction. As a lender and principal buyer, IBS strives to understand and react to opportunistic real estate investments" said Jason Jackson, IBS Investment Bank Chief Investment Officer."

In addition to serving as a partner to small balance real estate investors, IBS Investment Bank serves as a trusted referral partner to over 60 depository banks. Below are 5 general contrasts which has encouraged depository banks to send small balance investment real estate loans to IBS:

| IBS Real Estate Underwriting  | Depository Bank Underwriting   |
|---|--|
| IBS, N.A. is not an FDIC Chartered Bank and Lends Through Risk-Tolerant Invested Funds Rather Than Deposits | FDIC Chartered Banks Lend Through Deposits, Governed By a Series of Ratios to Protect Risk-Adverse Depositors. |
| Asset Focused   | Personal Credit, Liquidity and Guarantor Experience Focused  |
| Investment Real Estate Structured Underwriting  | Owner-Occupied Structured Underwriting   |
| Cash Flow Based Upon Asset  | Cash Flow Based Upon a Combination of Personal, Asset and Interrelated Businesses.                             |
| Seeking Class 'B' and 'C' Industrial, Retail, Office and Multifamily  | Seeking Class 'A' and 'B' Multifamily or Owner Occupied assets   |
| 30-45 Day Close   | 60-90 Day Close  |

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