

COMMERCIAL LENDING MADE EASY



BROUGHT TO YOU BY...

IT'S EASY TO APPLY*

- **EASY ONE-PAGE APPLICATION**
- **STATED INCOME/ASSET (FOR OWNER OCCUPIED PROPERTIES)**

BEST RATE/FEE COMBINATION!

- **NO REFINANCE FEES ON LOANS OVER \$250,000****
- **NO APPRAISAL FEES**
- **NO TITLE/ESCROW FEES**

VARIETY OF ELIGIBLE PROPERTY TYPES

- **RETAIL**
- **OFFICE**
- **WAREHOUSE, AND MUCH MORE...**

PROGRAM PARAMETERS***

- **UP TO \$500,000 (LARGER LOANS AVAILABLE IN OTHER PROGRAMS)******
- **PROPERTY VALUES UP TO \$2M**

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* In some cases, financial information is required to approve a loan.

** Promotion valid until May 31, 2007. After May 31, 2007, No up-front fees (and only a 1% refinance fee is required and paid at closing). If the state or tax authority imposes a tax or fee for the filing of a mortgage deed of trust, the tax or fee will be the responsibility of the borrower. Environmental-sensitive properties also require environmental insurance, a one-time fee.

*** This Promotion does not apply to purchase transactions. On purchase transactions up to \$500,000, a \$500 loan origination fee deposit is due upon acceptance of the loan offer and is applied to the borrower's 1% loan origination fee. Title/Escrow fees may apply.

**** On all loans above \$500,000, fees may vary.