



Commercial Lenders Clear Capital Group Offer Customized Lending Programs As CMBS Loan Maturity Surges Near

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Clear Capital Group, a Utah company specializing in creative financing for borrowers in need of funding for a variety of commercial real estate assets is offering real estate owners and investors refinance options to recapitalize their assets while maintaining a profitable rate of return.

"We do customized lending. For instance our unique credit enhancement program is in a great position to offer self-amortizing loans for developers who will be participating in the coming 15 year construction-development boom which will require large amounts of capital." says Joe Nielsen, managing partner of Clear Capital Group.

Approximately \$350 billion in commercial mortgage-backed security loans are scheduled to mature from 2014 to 2017, with the peak of maturity defaults occurring between 2016 and 2017. Many investment experts believe that not all traditional lenders will be able to satisfy these maturing debts, and will need the help of private lending companies like Clear Capital Goup to satisfy the maturity wave.

"Our company doesn't make things complicated for the borrower. We know how difficult it is for them already, so we make sure that the process of getting them funded is as straight forward and simple as possible. We use our standard Six Key Indicators to help us quickly and accurately see if their commercial real estate asset is qualified for us to provide funding." says Joe.

The Six Key Indicators that the company uses for assessment are made up of the borrower's net operating income, 3-5 year projection of income & expenses, current capital stack, description of what the funds will be used for, plan for exiting the deal and returning the funds, and an overall general description of the proposed project including a short bio on the principles involved. Once approved, funding can be accomplished through any number of programs currently available including but not limited to: Standby Letters of Credit, Bank Guarantees, Bridge Loans, Conduit Loans, Equity or Debt structures etc.

"I really struggled keeping my commercial property afloat", says one of the company's clients, Melinda Bateman. "I didn't know what to do, and I was already at my wit's end. Luckily for me, my aunt advised me to contact Clear Capital Group to ask for advice. After speaking with them about my particular situation, they crafted a customized lending package that has helped me retain my property without losing everything in the process."

Clear Capital Group is the Premier Domestic and International Capital Lending Source for all types of commercial real estate and non-real estate projects. It offers a wide range of lending programs to fit any situation and boasts a group of highly-experienced veteran lending partners that will create and deliver creative-custom-lending packages that fund quickly. The company specializes in Credit Enhancement Financing, Hard Money Commercial Loans, and Commercial Bridge Loans.

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