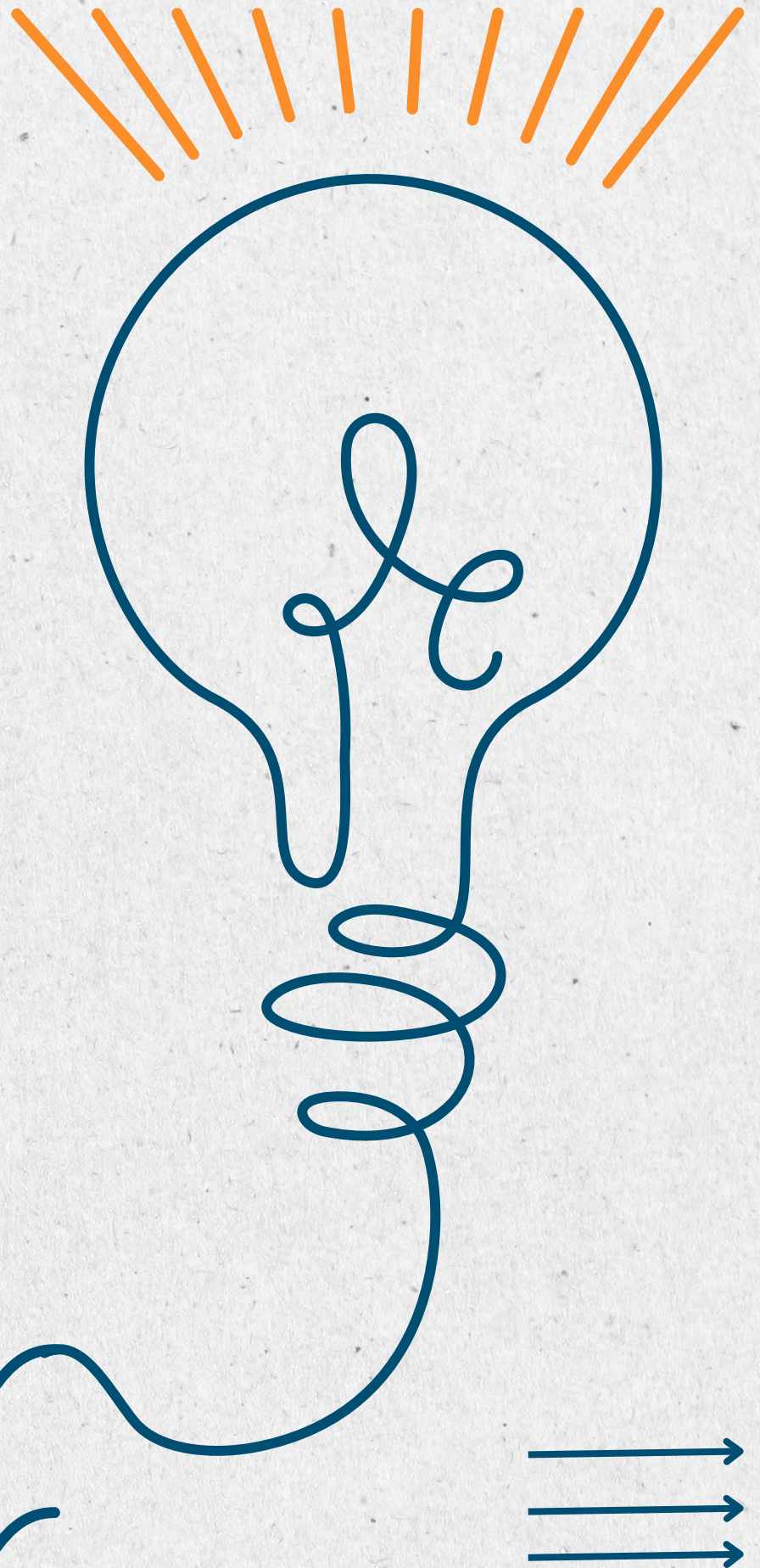


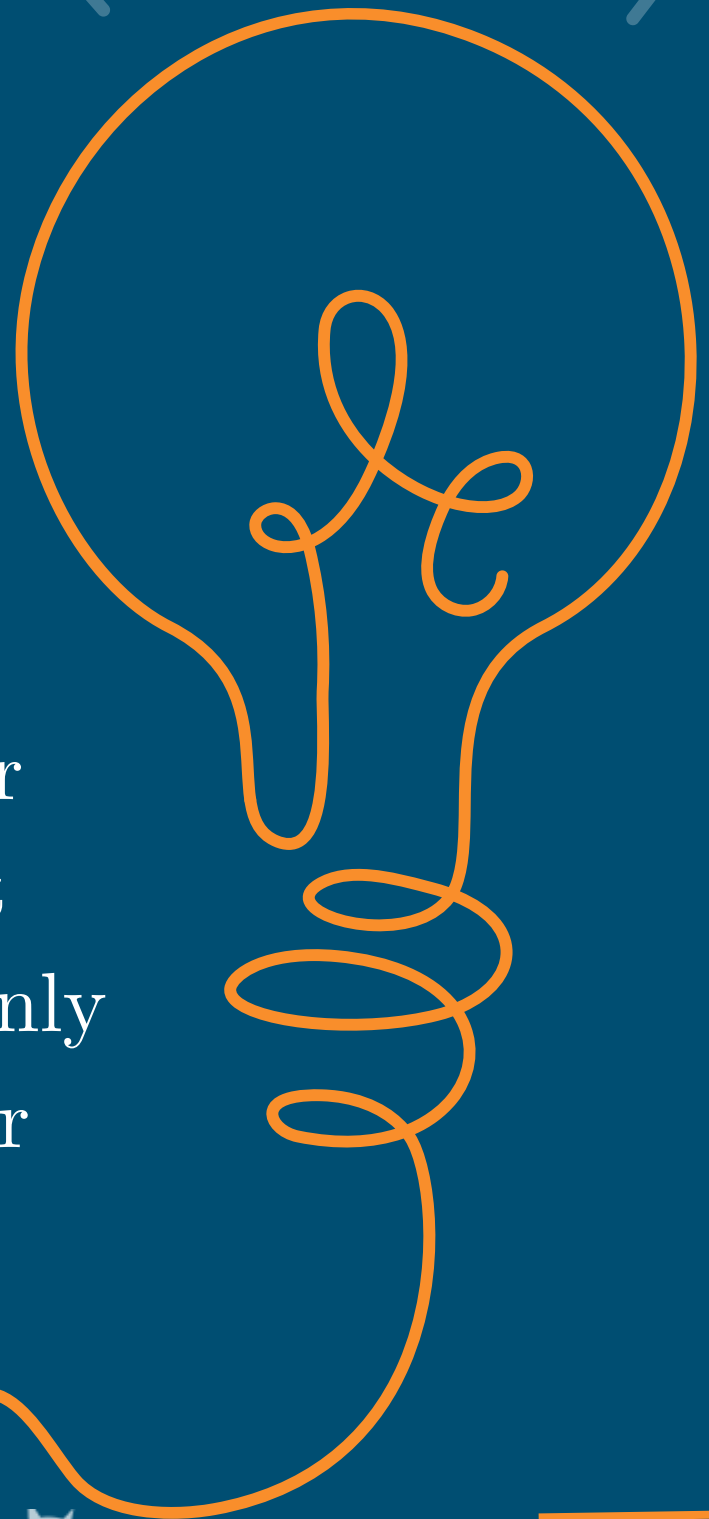
THREE Reasons

to consider a
HUD loan for
your project



1. Lack of other available capital

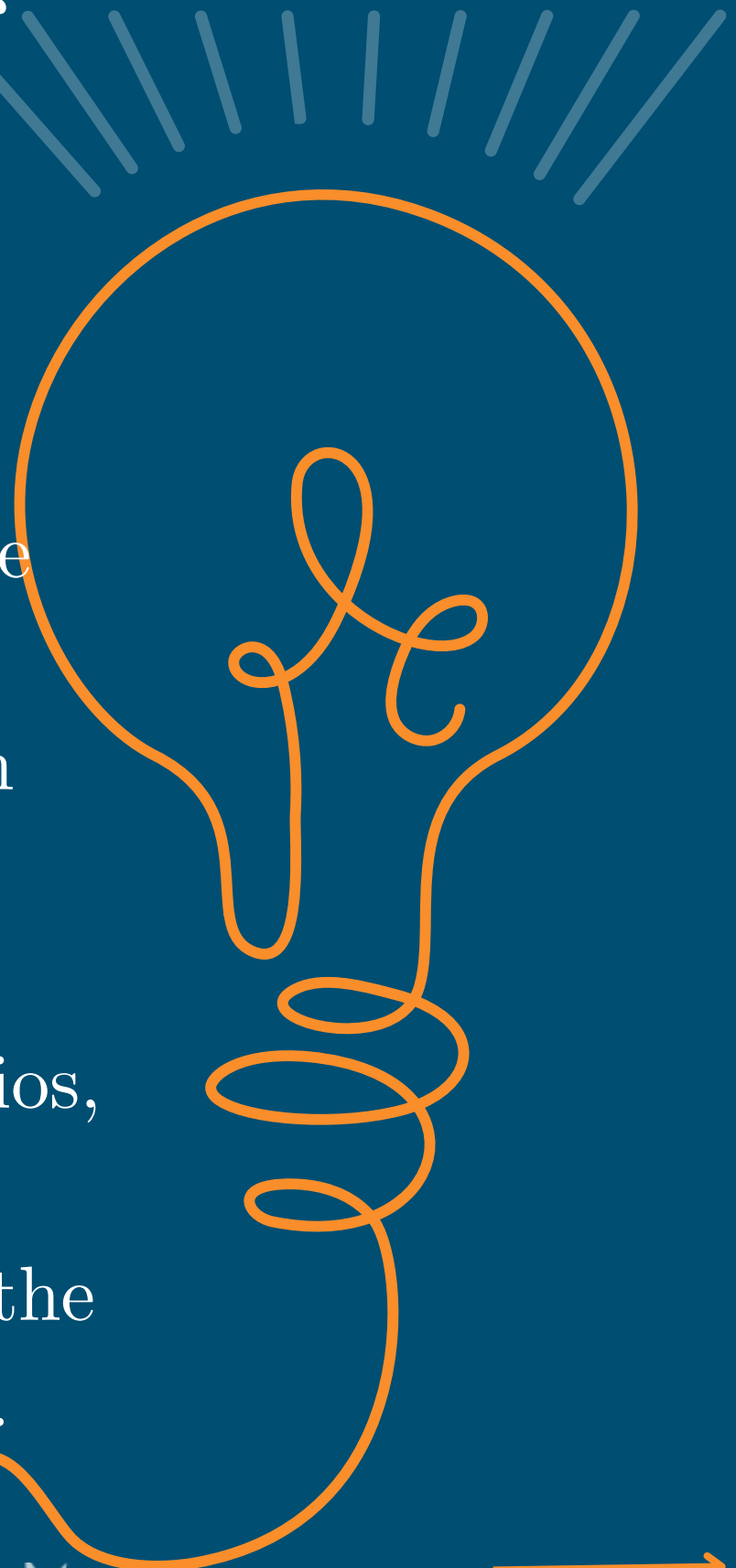
Banks are significantly curtailing their lending. In many cases, lending at lower leverage. Many banks aren't lending to new customers, only to those who they have prior relationships with.



2. Certainty of close

HUD lending parameters haven't changed, and they're consistent nationally.

Fannie/Freddie have certain markets they like and those they don't want to lend in, have reduced their LTV ratios, and other sources (CMBS, banks, life cos) have exited the market or severely cut back.



3. Higher leverage, lowest rates, longest term & amortization.

With cap rates starting to creep up, and the cost of capital significantly higher than it was a year ago, HUD may be the only available product to make deals pencil, on both refinances and new construction.





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