

American Independent Mortgage, Inc.

Commercial loans – serving the credit needs of business!

A.I.M.'s Commercial Division: Our commercial division is able to provide a wide variety of commercial financing for the business community, including secured and unsecured loans, term loans secured by real estate or machinery, machinery and equipment leasing and purchases, working capital lines of credit to fund business growth, inventory and receivables financing, fleet leasing, and factoring. We can provide financing from \$100,000 to \$250,000,000 for small to medium sized businesses in the manufacturing, industrial, hospitality, services, and professional sectors. We can obtain government subsidized and guaranteed loans.

Multi-Unit Apartment Building Financing! Owners of multi-unit apartment buildings from 5 to 5,000 units can now refinance their commercial mortgage loans and take advantage of the lower rates currently available. Owners of multi-unit apartment buildings from 1 to 4 units can obtain residential mortgage loans through our residential loan division, also with low rates.

Restaurant Purchase and Renovation! If we cannot do it, it cannot be done! Our lenders understand the special characteristics of restaurant loans and have extensive background in lending to restaurant owners.

Hotels and Motels, Industrial Parks, Shopping Centers, Office Buildings, Warehouses, and Manufacturing Plants! If you have a commercial property with good cash flow, we may be able to improve the terms of your loan! We may be able to reduce your interest rate, extend your term, fix your rate five years or longer, or refinance your facility to access your equity for building improvements and repairs or to pay back other higher cost loans. An environmental survey or Phase One evaluation may be required for all properties with possible exposure from current or past uses, such as gasoline and fuel sales, automotive paint and repairs, and toxic chemicals used by cleaning plants and fabricators.

SBA Guaranteed Loans! If your loan is particularly risky, such as a start-up company or a declining enterprise that needs a strong short in the arm to revive, we have access to preferred SBA lenders. Preferred means we can act very quickly on your request for smaller or riskier loans.

Mixed-Use Properties! We have excellent relationships with several national and regional mixed-use lenders, which enable us to bring mixed-use property loan rates down to the single digits for qualifying properties. The term "mixed-use" refers to properties which have both residential and commercial uses, such as an apartment on the top floor and a retail store, restaurant, office, or service store on the first floor. Whatever the zoning, if their uses have been grandfathered, we can help you to buy or refinance them at better rates and terms than ever before.

Experience! I have over 40 years experience in accounting, taxes, and financing.

Please call me now! **610-250-9640**

William N. Goodman, CPA
Branch Manager & Mortgage Loan Officer

American Independent Mortgage, Inc.

Residential and Commercial Lending

2560 Nazareth Road, Easton, PA 18045-2793

(Also known as 25th Street and PA 248, near US 22.)

(In the Goodman & Co., CPAs building, across from the 25th Street Shopping Center.)

Phone: 610-250-9640; Fax: 610-253-9773; E-mail: wgoodman@goodmancpa.biz

Licensed Mortgage Broker by the Pennsylvania Department of Banking