



ERG CAPITAL ADVISORS

ERG Capital Advisors is a full service commercial real estate loan advisory firm and direct capital service provider based in New York City. Our core services are an arrangement of debt on investment real estate in the form of 1st and 2nd mortgages, mezzanine loans, and through strategic alliances with direct private lenders, the arrangement and participation of equity or joint venture deals.

Many Services, One Focus

In an industry comprised of brokerage firms, hedge funds, and other lending institutions, the commercial real estate market can seem like a fragmented place. ERG Capital Advisors was founded to take these segmented yet essential services and combine them into one operation - in turn streamlining the real estate investment process for our clients. At ERG, we combine the financial expertise of a commercial lending firm, the capital strength of a direct private lender, and the local market knowledge of a commercial investment sales firm. Put together, ERG Capital Advisors is a one-stop, full service real estate firm that can meet the many varied and complex challenges of today's strategic real estate investor.



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MORTGAGE BROKERAGE

Mortgage Brokerage Services

ERG's seasoned Capital Advisors believe that relationships are the most important asset to our company's success. ERG has built long standing working relationships with the most active real estate owners, developers and operators in the industry. We take pride in our ability to build new relationships while nurturing existing relationships with our clients.

In addition to our strong network of investors, ERG has long lasting relationships with local and national banks, life insurance companies, CMBS conduits, Fannie Mae lenders, and strategic partnerships with private lending Institutions. Having these partnerships with our lenders allows us to access capital from all platforms to best suit our client's needs.



LOAN PRODUCTS

Mortgage Services

ERG's Capital Advisors arranges a wide variety of different loan products for your commercial property. As consultants, we will lead you in the right direction to achieve your goals as the investor by properly arranging the right loan suited for your needs.

Fixed Rate Loans

A loan in which the interest rate is fixed for a period of time and then either balloons or self liquidates for the remaining term of the loan. At ERG Capital Advisors, we will work closely with you to learn the overall goal of your investment, whether it should be a long or short term deal.

Adjustable Rate Mortgage

A loan in which the interest rate fluctuates with a fixed spread that floats above a certain index. Many lenders offer floating rates that adjust every month, every 3 months, or every 6 months. These loans are usually used to capitalize on the historic low interest rates that we have seen in the past couple of years or as short term financing with low pre-payment penalties.

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LOAN PRODUCTS CONT...

Bridge Loans

Usually a short term mortgage is used to “bridge” the gap from one loan to another. Bridge loans are usually 1-2 year term mortgages. These loans are normally chosen when the borrower is doing a development that is in the process of getting approvals and obtaining a construction loan, or when the borrower intends on repositioning the asset and adding value to the property. At ERG Finance Division, we offer bridge loans through our private lending group and through our traditional lending outlets.

Construction Loans

A construction loan is a short term loan to finance the budget of hard and soft costs for a developer. These loans are usually customized to fit the needs of time or the experience of the developer. At ERG Finance Division, we work with many construction lenders to structure the best construction loan terms whether you are a first-time developer or an established developer.

Mezzanine Loans

A hybrid of debt and equity financing that is typically used to finance the expansion of existing companies. It is generally subordinated to debt provided by senior lenders, such as banks and venture capital companies.



CONVENTIONAL FINANCING

Loan Amount	\$500,000 - \$100,000,000
Asset Type	Multifamily Mixed-Use Retail Office Warehouse Churches
Geography	Greater NYC Metro Area
Programs	Self-Liquidating No Appraisal Fees No Processing Fees No Filing Fees No Lender Legal Fees
Terms	3,5,7, 10, & 15 Year Fixed-Rate Options 15-30 Year Amortizations
Rate	Starting at 2.98%
Prepay	Non-Recourse
Closing	6 - 8 Weeks



DIRECT CAPITAL SERVICES

ERG Capital Advisors exclusively administers the following commercial investment loan funds:

Direct Capital Services from \$500,000 to \$2,000,000

ERGCA administers a private lending company that offers financing on properties that would not fit the typical “box” of a traditional lender. With over 17 years of lending experience, the fund specializes in deploying capital not limited to the general parameters of conventional loan structures and creating custom loans for the investor. Brokers are welcome and protected.

Direct Capital Services from \$2,000,000 to \$50,000,000+

Designed to “keep the capital working,” ERGCA also provides direct capital services specifically to the mid-market commercial real estate industry, providing direct financing strategies to commercial properties or developments ranging from \$2,000,000 to \$50,000,000 plus.