

LENDER'S DIRECTORY

By Kevin P. Meehan, Atlas Commercial Capital, Inc. Atlas Commercial Capital provides mortgages nationwide

As a nationwide mortgage provider, Atlas Commercial Capital has been actively engaged in the financing of apartments, MHP's, mixed-use and other commercial properties since its inception in 1995. The company provides mortgages through its affiliations and correspondent relationships with Wall Street,



Kevin Meehan

major banks, life insurance companies, pension funds as well as HUD, Fannie Mae and Freddie Mac.

"Working through Atlas Commercial Capital, property owners obtain the most competitive rates and terms. Plus, the processing of the loans, attention-to-detail and borrower friendly staff makes the whole process at Atlas seemingly effortless", according to Kevin Meehan, managing partner. "Also, as a correspondent our insider scoop in underwriting loans will save borrowers a lot of

time, money and frustration working with a lender or a loan program that just won't close as may be expected. *Our clients have also saved considerably on points, closing cost and third party reports* since many times these cost are pre-negotiated by Atlas or are discounted for a particular program by our lenders: he said. This all equates to some very strong reasons why borrowers should at the very least give Atlas a call.

Atlas Commercial Capital is a one-stop financing powerhouse that offers loans for a

wide spectrum of borrowers and properties. The minimum loan nationwide is only \$1 Million and they have no maximum loan amount. Properties can be in urban or suburban locations. They offer acquisition, refinance as well as cash-out refinancing. Most multifamily loans are up to 80% LTV on 30 year amortizations. Rates can be fixed up to 30 years. **In total, the company boast more than 50 individual loan structures and programs just for multifamily assets.**

"While we understand that a borrower may have a relation-

ship with a mortgage lender already, *it is important to realize that going direct is not necessarily always the best avenue to pursue*" according to Tracy Dowling, manager of new loan originations. She goes on to add, "A loan officer does not have the borrower's best interest in mind. They are there to protect the lender and as such typically will not offer or advise the borrower on how to achieve better terms or what others may have recently received. They do tell us though and that is how we are able to help deliver some of the best terms available". Kevin added, *"We gather all the pertinent information from the borrower, then underwrite and process the loan before we go out to negotiate the best deal.* Lenders (and borrowers) appreciate our efforts, knowledge and professionalism which simply results in many closings. In fact, we have quite a number of clients that have been with us for almost 20 years and even refinanced some properties with the same lender".

Atlas is pleased to provide all borrowers with the same outstanding service without compromise or an upfront fee. The company's Web-site, www.AtlasCommercialCapital.com list many of its offerings, recent closings, contact data as well as an informative Blog.

Kevin Meehan is the managing partner of Atlas Commercial Capital. He has been in the mortgage business for over 30 years. He has overseen 100+ originators and effected over \$1 Billion in closings. ■




Accessing economic development. . .

continued from page 13A mortgages and debt, among other financial maneuvers.

Such clients have been able to make these moves despite the economy's struggles and the recent spate of bank mergers, illustrating that there is no substitute for decades of financial expertise and positive results. Government assistance programs are out there, but businesses need guidance in finding and taking advantage of them. CBA invites your inquiries regarding current or long-term financing options.

David A. Berger is chief financial consultant at Carl Berger Associates. ■



-  Conventional Fixed Rate First Mortgage (up to 30 years)
-  Refinancing (with or without cash-out)
-  Bridge Loans (up to 5 years - fixed or floating with TI allowance)

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direct or through any other source, contact us today!**

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