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Attention: Financial/Business or Real Estate Editor

News Advisory

Commercial real estate owners get chilly reception from their banks when it is time to refinance.

Indianapolis, IN — Commercial real estate owners' success is based largely on cash flow but now find, when they want to refinance, that their bank is not using the same loan criteria as when they previously refinanced, so they are turning to Indiana-based Equities First Holdings, LLC.

High interest rates, tighter loan policies and for many commercial real estate owners the word rejection is stamped on their refinance application. Freezing a commercial real estate owners' cash flow is the kiss of death, at least that is what they are telling Equities First Holdings.

"We have definitely seen a large number of commercial real estate owners sign contracts with us so they can maintain or improve their cash flow situation." said Equities First Holdings founder Al Christy, Jr. He went on to say, "We have never seen so many commercial real estate owners call to find out if we can offer better interest rates and loan terms than the banks."

Commercial real estate investors are leveraging their securities, stocks, bonds or U.S. treasuries with Equities First Holdings to get the best financial advantage from them enabling the owners the cash flow to weather the real estate situation facing many commercial real estate owners.

Al went on to say, "Each property owners' situation is different to some degree but they all have the same overriding issues. Their margins are being eroded by high bank refinancing rates or unable to obtain refinancing and they need money to keep their margins healthy or their operations open."

Equities First Holdings has approved a record number of loans to commercial property owners since the credit tightening in the past year. The firm estimates that they have assisted many commercial property owners with loans in the millions of dollars.

As a full-service, private, nonpurpose lender that specializes in securities based lending for investors, Equities First Holdings in turn leverages the stocks, bonds or U.S. treasuries during the life of the contract.

Equities First Holdings, LLC, is a full-service, private, nonpurpose lender that specializes in securities-based loans to investors in need of prompt funding. Equities First Holdings provides terms based on its evaluation of the risk and future performance associated with the stocks, bonds or U.S. Treasuries to be pledged as collateral to maximize and maintain complete, yet proprietary, flexibility of the equity-loan process.

Equities First Holdings has executed successful securities-based lending transactions involving the American Stock Exchange, NASDAQ National Stock Market, NASDAQ Small Cap Stock Market, New York Stock Exchange, Over-the-Counter Bulletin Board and several foreign exchanges.