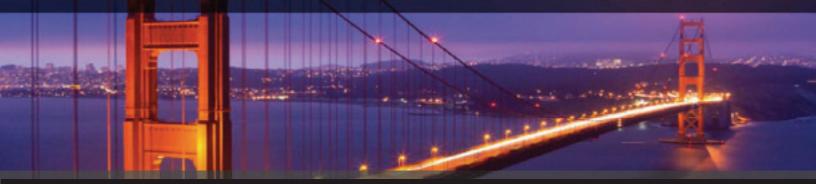
# COMMON SENSE LENDING





# We Have CAPITAL For Every Occasion!

At B&G Capital, our focus is to provide a broad range of Traditional and Non-Traditional lending options. We use our years of experience in the banking and private money sector to leverage existing relationships with banks and various partners, enabling us to offer solutions with some of the most flexible loan options available in todays market. Our ability to adapt to the clients needs on every transaction over the past 18 years is the reason Bankers, Brokers, Realtors and other Business Professionals continue to entrust us by referring us their clients and prospects. Our mission is localized service; leveraging global relationships to help you and your clients achieve a better financial future. We are committed to offering every client Integrity, Professionalism and Results! Most of the referenced loans were turned down by multiple banks credit unions and other financial institutions.

#### **RECENT LOAN ACTIVITY:**

\$5.6M Sherman Oaks- Ground up Construction 17-Unit Apartment Building BL \$2.25M San Francisco- Purchase SIVA 3 Unit Reverse 1031 closed 10 Days PM \$7.5M Los Altos- Purchase Retail/Offices to Redevelop & Entitle 52 Condos BL \$1.1M Sacramento- Purchase SBA 7a Self-Storage Facility Projection Based BL \$2M Oakland- Cash-out Refi LOC to Build 48 Apartments on Entitled Land PM \$3.6M Mtn. View- Purchase Gas Station to Redevelop & Entitle 62 Condos BL \$1.25M Mill Valley- Purchase of 7-Eleven C-Store Closed 10 days <sup>PM</sup> \$575k Los Angeles- Construction Adding a 3rd Detached Unit to a Duplex PM \$2.1M Palo Alto- Purchase SFR Investment 1031 Closed 7 Days at 7.25% PM \$1.7M Walnut Creek- SBA 7a Purchase of Medical Plaza Projection Based BL \$950k Lake Tahoe- Cash-Out Refi SIVA Free & Clear 2<sup>nd</sup> Home SFR and ADU BL \$9.8M Gilroy, Lodi, Modesto, Fresno, Merced, Redding, Stockton, Watsonville-Refi Cross Collateral Paying off Private Money-Gas Stations, C-Store & Car Wash BL \$1.1M San Bruno- Refi A-Paper 8-Unit Apartment Building 3.35% 7yr Fixed BL \$385k San Leandro- Refi Mixed Use 1st fl. Retail 2nd fl. Apartments & SFR BL \$3M Palos Verdes Estate- Purchase SIVA of High-End SFR/OO 7yr IO BL \$1.8M Concord/Walnut Creek- Refi Assisted Living Cross Collateral of 2 SFR's PM \$1.1M Santa Cruz- Purchase SBA 504 of a 2-Unit Office Building BL \$2M Marysville- Refi Shopping Center Grocery, Mosque, Restaurant, Laundromat BL \$2.5M Pasadena- Cash-Out Refi SIVA on High-End \$10M SFR/OO BL \$1.3M Richmond- Purchase SRO Hotel Limited Documentation BL \$750k Placerville- Cash-Out Refi of 8 Individual Micro-Cabins BL \$2.8M Manhattan Beach- Purchase High-End SFR Rehab Flip 75% LTV ™ \$1.4M Cupertino- Purchase SFR 7.5% Closed 7 days <sup>™</sup> \$1.8M Texas- Purchase Pizza Hut NNN 1031 Exchange BL \$1.6M Florida- Purchase Shopping Center NNN 1031 Exchange BL \$8.2M East Bay- Cash-Out Refi Multi-Unit Apartment Complex Fannie Mae BL \$6.5M Montecito- Cash-Out Refi of over \$4M High-End Residential Rehab BL \$4.4M San Francisco- Cash-Out Refi Rehab of Church No Guarantor or Income BL \$2M San Francisco- Purchase Latino Grocery Store SBA 7a No Real Estate Lack of Seller Docs BL \$160k Fresno- Refi on Tire Shop Non-Owner Occupied <sup>PM</sup> **\$1.1M Hayward-** Purchase SFR SIVA New Construction Development Closed 10 Days \$1.1M Rancho Santa Fe- Cash-Out Refi SIVA High-End \$7.5M SFR/OO BL \$515k Brentwood- Purchase Agricultural/Residential Vineyard 30 yr Fixed BL \$500k Big Bear- HELOC SIVA Cash-Out 2nd Home SFR BI \$1.5M Palo Alto- HELOC SIVA Cash-Out Free & Clear Multi-Unit BL \$250k Danville- HELOC Stated Income Cash-Out OO SFR <sup>CU</sup> \$1.2M San Rafael- Cash-Out Refi Non-Branded Gas Station & UPS Store BL \$350k Carpinteria- Cash-Out Refi SIVA 2nd Home BL \$550k San Fernando Valley- Refi Non-Owner Occupied Single Tenant Commercial Red-Brick BL \$675k Aptos- Cash-Out Refi SIVA of 2nd home BL \$345k Santa Clarita- Purchase of Non-Warrantable condo BL \$625k Burlingame- Cash-Out Refi over \$500k to Construct an ADU to SFR PM \$2.5M Palo Alto- Purchase of Restaurant to Entitle for Condo Development BL \$1.6M Bakersfield- Refi of 24-Unit Apartment Complex Subprime limited Doc BL \$915k Walnut Creek- Renewable Solar Energy and LED program for 300 Condos Non-Profit HOA \$365k Daly City- Refi Mixed-Use Liquor Store 2 Apartments on 2nd Floor BL \$1.65M Indiana- Purchase of Shopping Center with Anchor Tenant 1031 Exchange BL \$715kNew Mexico- Refi of 2 Townhomes used fo Airbnb Cross Collateralized BI \$285k Colorado- Cash-Out Refi Stand Alone Restaurant to Pay Back Property Taxes PM \$1.4M Texas- Purchase Pep Boys NNN Non-Owner Occupied 30 yr. Amm <sup>CU</sup> \$800K Florida- Purchase NNN New Construction Dollar General Non-Owner Occupied <sup>CU</sup>

### **PROGRAMS AVAILABLE:**

• Nationwide Commercial Lending<sup>2</sup> • Private Money<sup>1</sup> • Capital Markets<sup>3</sup> • Construction Lending<sup>2</sup> •Speculative Development Lending<sup>2</sup> •Land & Lot Loans<sup>2</sup> •Bridge & Cross Collateral Loans<sup>1</sup> •SBA Loans<sup>2</sup> •Residential - Limited & Stated Income Bank Loans Including HELOC'S<sup>1</sup> • Specialty Programs For Foreign Nationals<sup>2</sup> • Mezzanine<sup>3</sup> & Private Money 2nd's<sup>1</sup>

## **B&G** Capital Holdings

(415) 269-3892 Direct | (775) 895-0607 Office | (800) 816-9562 Toll Free | info@BGCH.ca | www.BGCH.ca California Department of Real Estate | Broker# 01961775

B&G Capital Holdings works with a number of financial institutions. Programs and terms are subject to change & qualifications may vary. Higher rates & additional fees may apply to; limited documentation, sub-prime credit, non-recourse. Specialized high-end residential lending such as stated income, SIVA, limited doc & No Doc may fall under NMLS# 491967. Minimum loan size/investment may be required. Geographic restrictions may apply. Minimum loan size for Real estate loans in CA & NV \$100K Out of state loans \$250K. Minimum loan size for non-real estate loans in CA & NV \$250K Out of state \$500K. For licensing information and program details please contact us directly or refer to our website. (Minimum Loan Size '100K \*250K \*1M) (<sup>(a)</sup> Bank Loan <sup>(b)</sup> Private Money <sup>(c)</sup> Credit Union <sup>(c)</sup> Insurance Company)