



Dataworks (upper left),  
Pickering Automotive  
(bottom left) and  
Wahoo's Fish Taco  
(right).



## A NEW SPIRIT IN BUSINESS LENDING

### PARTIAL CLIENT LISTING

DIA Comfort Inn  
 Gymnastics Unlimited, Inc.  
 Dynamic Data Systems  
 Colorado Catering Company  
 Havana Auto Parts  
 Coit Drapery Cleaners  
 Greenwood Pediatrics, P.C. and James Urbaniak  
 Omni Custom Builders  
 Dataworks, Inc.  
 Silver Crown Landscape Materials  
 Mike's Camera, Inc., Boulder  
 Fresh Produce Sportwear  
 Kwik Carwash and Lube Center  
 Avendon Engineering Co., Inc.  
 The Animal Doctor  
 Miles Advertising, Inc.  
 Lange Graphics  
 Downtown Radio of Denver, Inc.  
 Wynkoop Brewing Company  
 Turin Bicycles of Denver, Inc.  
 Wahoo's Fish Taco  
 Broadway Waterworks Car Wash  
 Animal Hospital Center, Inc.  
 Castle Cafe, Inc.  
 Burger King Arvada  
 Aspen Mortuary, Inc.  
 Wheat Ridge Animal Hospital  
 Blazer Electric Supply Co.  
 Tire Recycling  
 Kiowa Creek Sporting Club, Inc.  
 Gas and Go  
 Bouquets Flower Shop  
 Snooze An a.m. eatery  
 Lybrook Dental Center



### Preferred Lending Partners

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# Preferred Lending Partners

A NEW SPIRIT IN BUSINESS LENDING

**A Guide to  
Buying and  
Financing  
Commercial  
Real Estate**



Preferred Lending Partners



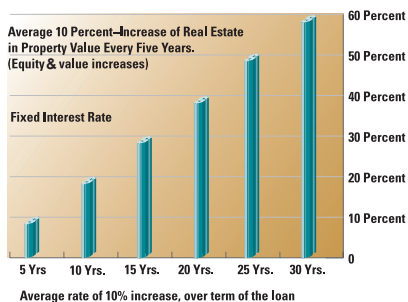
10% down payment in most cases.

**Preferred Lending Partners** is an experienced team of lending professionals devoted to assisting businesses in qualifying for SBA funding. Our staff works with borrowers one-on-one to organize, package, close, and service their loan each step of the way.

By partnering with banks and other third party lenders, Preferred Lending can secure long-term capital for business expansion and acquisition of commercial real estate.

- ▶ **Build equity** • Business property is a financial asset that has historically increased in value, providing a return on investment as equity accumulates. This growing equity provides a reliable financial source for your future.
- ▶ **Control costs** • With a minimum down payment, commercial real estate ownership provides control over future operations because payments are predictable.
- ▶ **Affordable payments** • Mortgage payments are usually the same or less than a lease payment and will not increase.
- ▶ **Pride of ownership** • Owning commercial property builds your company's reputation now and for years to come.

Greater Appreciation over a Longer Period of Time



Subject to change based upon market conditions.



- ▶ **Additional Income**  
Additional income is received from leased or sub-leased building space.
- ▶ **Assumable**  
There is a 10-year pre-payment premium on 20 year term Preferred Lending loans. However, all loans are 100 percent assumable. So if you're ready to move again within the first 10 years, the buyer can assume your note.
- ▶ **Tax Advantages**  
Commercial real estate investment provides a business with cash flow, appreciation, depreciation, and principal pay-down. There are no tax advantages to leasing.
- ▶ **Increased Loan Maximum**  
504 maximum loan size permanently increased to \$5 million (\$5.5 million for manufacturers and equity loans).

- ▶ **Expansion Debt Refi**  
504 projects may include a limited amount of debt refinancing if the project involves expansion of the small business applicant! "Expansion" includes a project that involves the acquisition, construction, or improvement of land, building, or equipment.