

## CAPSTONE ADVISORS ANNOUNCES FLEXIBLE FINANCING PROGRAM FOR OPPORTUNISTIC REAL ESTATE PROJECTS

**CARLSBAD, Calif.** – Capstone Advisors, a San Diego County-based real estate investment, asset management and advisory firm celebrating its 15th anniversary this year, announces that it is once again actively providing flexible capital for opportunistic real estate projects that do not meet traditional bank standards.

“Capstone Advisors is a full spectrum private money source for commercial loans, investment loans, renovation and rehab loans, REO acquisition loans, tenant/user approved development deals, construction loans, and loans secured by land,” said Alex Zikakis, president of Capstone Advisors. “We will consider both non-cash flowing and cash flowing assets.”

The company’s extensive real estate background and private ownership allow it to make decisions quickly, drawing upon its seasoned team of professionals to bring experience, integrity and creativity to owners facing:

- Distressed Situations
- Near-Term Loan Maturities
- Partnerships Liquidations
- Inability to Refinance with Traditional Banks
- Discounted Payoffs
- Low Occupancy
- Acquisition Opportunities

Zikakis noted that Capstone Advisors can help borrowers restructure and recapitalize over-leveraged properties with banks, life insurance companies and CMBS lenders or aid in their purchase of their properties through short sales or discounted payoffs. A summary of the program offered by Capstone is as follows:

<b>Interest Rate:</b>	Interest only rates starting as low as 9%.
<b>Fees:</b>	Flexible, but generally starting at 3%.
<b>Loan Size:</b>	\$3 million to \$10 million+ .
<b>LTV/LTC:</b>	Up to 65% of LTV or LTC. Higher LTC available with lower LTV or significant property strength.
<b>Loan Term:</b>	Up to two (2) years including extensions.

- Recourse:** Typically nonrecourse except for standard carve outs.
- Security:** First mortgage lien (and other collateral as necessary). Second trust deeds considered selectively.
- Collateral Types:** Office, Multi-family, Retail, Industrial, Self-Storage, Mobile Home Parks, Single-family REO Bulk Purchase, Land (entitled and unentitled), Condo-Conversion, Note Purchases and other real estate collateral on a case-by-case basis.
- Target Market:** Western U.S.

“With Capstone, clients are assured of quick closings to secure opportunities – the direct benefit of our entrepreneurial approach, our in-depth knowledge as an active real estate investor and deep capital base,” Zikakis said. “The expertise of our lending team allows us to handle the most complex transactions with speed and certainty.”

Capstone Advisors is headquartered in Carlsbad, CA at 1545 Faraday Avenue. The phone number is 760-804-6900. The company’s web address is [www.capstoneadvisors.com](http://www.capstoneadvisors.com).