



### **Small Balance Hard Money Investment Real Estate Loans**

Commercial Lending X (“CLX”) has partnered with Myriad Capital to bring a new hard money private lending fund to the market. CLX has identified that there is a hole in the marketplace specifically related to small balance hard money investment real estate driven loans. This new fund is focused on hard money / short-term bridge loans for loan amounts under \$1 million with an even further focus on deals below \$500,000.

#### **Initial highlights of the fund:**

- ♦ Minimum loan amounts of \$50,000 and maximum loan amounts of \$1,000,000
- ♦ Real estate secured loans only with loan to values not to exceed 70%
- ♦ Terms of 6 to 12 months with potential for renewal options beyond those terms
- ♦ Loans are interest only or interest at maturity
- ♦ No minimum credit score required and will consider properties in transition and borrowers in difficult situations
- ♦ Will only lend on investment properties including multi-family, mixed-use, industrial, office, retail, some special-use (special-use properties likely at lower loan to value's) and non-owner-occupied residential investment properties
- ♦ Will consider limited construction or rehab money, but not ground up construction
- ♦ Pricing depends on size of the deal and loan to value, but we can get creative on pricing
- ♦ Primary market the greater Chicagoland area

The goal of the fund is to bring a solution to many borrowers in difficult situations that just do not have the need or access to the larger fund providers. You can expect to get the same value and treatment from the fund as you will experience with CLX, with quick decisions and a straight-forward approach.

#### **Offices In:**

Naperville, IL & St. Augustine, FL  
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#### **CONTACT US:**

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