

Recourse Financing

- **Benefits:**
 - Give lender ability to collect different between sales price and note balance
 - Difference recovered through guarantor's assets
- **Unlimited Guarantee:**
 - Grants lenders the power to recover all of the loan amount as well as any legal fees and loans through any of your assets
 - Includes: Savings, Retirement Funds
- **Overlap:**
 - May begin as recourse but turn into non-recourse
 - Occurs as stability increments
 - You and the lender will create mutually advantageous terms

Non-Recourse Financing

- **Completion Guarantee:**
 - Company guarantees that the project will be seen through to completion
- **Interest & Carry Guarantee:**
 - Covers the property's operating costs after completion of construction and during lease up. Guarantee is for the costs of managing the property and paying property taxes
- **Loan Rates:**
 - Great rates are given to experienced sponsors with stable properties in good locations
 - Higher the risk, the higher the interest rate



Financing And Liability

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