CLIENT CASE STUDY

$2.6MM Portfolio Line of Credit for Real Estate Acquisition | FL

Client Profile | Seasoned Real Estate Investor Growing Multifamily & Retail Portfolio

As a client's real estate portfolio grew, their advisor identified an opportunity to improve the investor's strategy by securing flexible financing via the **Lending Solution**, *powered by Community Capital,* allowing the client to move quickly when investment opportunities emerged.

OPPORTUNITY

Client sought a portfolio line of credit to support real estate acquisitions and improve transaction execution.

RESULTS

- ✓ Structured a $2.6MM revolving line of credit secured by existing portfolio assets
- ✓ Generated interest from more than ten financial institutions
- ✓ Provided acquisition-ready capital for future investment opportunities
- ✓ Eliminated the need to arrange financing on a property-by-property basis
- ✓ Expanded advisor visibility into the client's real estate portfolio and growth strategy

The client had assembled a diverse portfolio of approximately a dozen investment properties, including multifamily, single-family rental, and retail assets. While the portfolio had performed well over time, the investor frequently encountered challenges competing for attractive acquisitions because financing often needed to be arranged after a property was identified. This created delays and occasionally resulted in missed opportunities in competitive markets.

During client discussions, the advisor gained a better understanding of the investor's broader real estate holdings, growth objectives, and capital needs. Working with the Lending Solutions Team, several financing alternatives were reviewed and they identified an opportunity to leverage equity in three unencumbered investment properties valued at ~$3.5MM. Rather than financing acquisitions one at a time, the team explored establishing a revolving line of credit that could provide immediate access to capital for future purchases.

Based on the portfolio composition and available collateral, the team estimated the client could support ~$2.6MM of borrowing capacity, representing roughly 75% loan-to-value. The opportunity was presented on the Marketplace to lenders experienced in investor real estate portfolios and commercial lines of credit.

More than ten institutions expressed interest in the opportunity, and the client reviewed proposals from multiple lenders. After comparing structures and terms, the borrower selected a local Florida bank that showed a strong understanding of the client's portfolio and long-term investment strategy. The revolving line of credit closed within about one month, providing the client with readily available capital and the ability to make purchase without financing contingencies.

> *"The line of credit changed the way we approach acquisitions.*
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> *Having capital available when opportunities arise gives us a significant advantage, and our advisor helped us think strategically about the entire portfolio rather than just the next property."*
>
> *Real Estate Developer Client*

For more information about the **Lending Solution** *powered by Community Capital*, please contact:

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