



Where FHA Deals are Done.



\$35 Million Refinance Loan, Virginia Beach, VA

Why FHA for Acquisitions and Refinancing?

- Low fixed interest rates
- Nonrecourse
- High leverage
- Fully amortizing
- 35 year term
- Market rate or affordable
- Family or seniors
- Cash out available at lower leverage

Terms:

- 85% LTV
- 85% LTC
- 1.176 DSC

The FHA advantage:

- No interest rate risk
- No refinance risk
- No balloon
- No hedging required
- No guarantees
(except standard carveouts)



\$20 Million Refinance Loan, Elizabeth City, NC

To see how AGM can help get your deal done, contact Steve Rudow at 443.573.2061 or srudow@agmfinancial.com.

Why AGM?

- Leading FHA Lender – consistently ranked in the top 20 nationwide
- National practice, MidAtlantic focus
- In-house servicing on all loans
- Bridge financing available
- Seasoned team to guide you

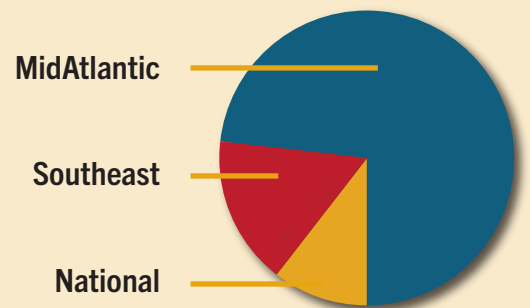
Recent AGM Production

145	24,000+	\$2.77+ Billion
LOANS	UNITS	VOLUME

How we help:

- Market intelligence
- Quick loan sizing
- Deal structuring
- Third party coordination
- Solid execution

AGM: By Region



Financing Communities with FHA

MARKET RATE & AFFORDABLE