

*"If the equity is there  
and the title is clean, in  
three weeks or less we  
can get you the capital  
that you need"*

# PRESTON HOWARD

Preston Howard, principal of Rose City Realty Inc., specializes in arranging non-traditional financing for commercial real estate, multi-family apartment buildings, and private party real estate - backed loans, from \$250,000 - \$10,000,000.

## WHAT WE DO:

- ♦ *Hard Money Lending*
- ♦ *Traditional Commercial Finance with a Specialization in Apartment Lending*
- ♦ *Alternative Financing for Residential Properties*

## BENEFITS OF CALLING ROSE CITY REALTY:

- We offer legitimate financing of up to \$10 MM for qualified borrowers.
- We fine-tune loans to include a lower cost solution, taking into account the borrower's needs, feelings, and individual situation.
- Help property owners and beneficiaries of trusts avoid tax reassessment, higher rates, higher fees and additional penalties.
- Ensure a consistent level of service for each and every transaction.
- Provide peace of mind to clients with high level expertise and efficiency.

## CLIENTS WE SERVE:

- Professional service providers or business owners who find themselves in financing situations that they never would have anticipated.
- Property owners looking for the best financing program the market can offer: up to \$10 MM.
- Sophisticated investors seeking financing solutions with a quick turnaround.
- Beneficiaries of estates for estate planning purposes.
- Individuals who have been turned down for a loan by their longtime financial institution due to a change in their personal financial profile or a negative credit rating resulting from an IRS, County Tax Assessor and/or Franchise Tax Board assessment.
- Owners of commercial properties or multi-unit apartments who will face penalties if they don't make required seismic retrofits by a short deadline.
- Beneficiaries of a trust (often with internal family strife) who need immediate financing to settle the estate and make distributions or endure a potentially heavy tax reassessment.

## OUR RESOURCES:

Mortgage Broker Preston Howard has been setting up creative, real estate-backed financing strategies, structures and solutions for over 20 years with:

- **Private Investors/High Net Worth Individuals**
- **Managers of Debt Funds and Pension Funds**
- **Wealth Advisors at Family Offices**
- **FHA/Fannie Mae DUS/ Freddie Mac Lenders**
- **Regional, National and International banks**
- **Trusted Advisors for Private Investors**



## PRESTON HOWARD

Rose City Realty, Inc.

Mortgage / Real Estate Financing

1055 E Colorado Blvd., Ste. 500

Pasadena, CA 91106-2371

(626) 644-6813 /

[www.rosecityrealtyinc.com](http://www.rosecityrealtyinc.com)



## PRESTON HOWARD

Rose City Realty, Inc. was founded in 1999 and incorporated in 2001 by Preston Howard, a California mortgage broker and licensed real estate broker, with the mission of providing real estate financing solutions with corporate knowledge - with a personal touch. By building a personal network of non-traditional resources to fund loans of \$250,000 to \$10 MM, he has become a valuable resource for 100's of clients. Preston is known for his integrity, his ability to provide competitive terms for hard money loans (complete with the most reliable closing ratios in the market), and no pre-payment penalties.

In 2016, Preston was certified as an "expert witness" for Probate Court, Los Angeles County, in areas involving real estate financing. Preston speaks five languages: English, Armenian, Spanish, Mandarin and Cantonese.

His professional associations include:

ProVisors, USC Real Estate Alumni and Friends (REAF) and the USC Alumni Association. He has an MBA from the University of Southern California with a specialization in Real Estate Finance.

*"I've known Preston for several years. He has a great personality and is able to easily establish rapport and to create a sense of trust. He has taken care of everyone I've ever referred as if they were his only client. Preston makes doing business feel good. I highly recommend him."*

Mark C. Nicoletti, Esq., SKLAR KIRSH, LLP

*"My client wanted to take distribution of a house owned by his late mother's trust but the value was larger than his share. Preston arranged for an asset - based loan to the decedent's trust, secured against the house, which lowered the house's value allowing a distribution equal to his share of the trust estate. The distribution in this manner allowed him to claim the Prop. 13 parent child exclusion from reassessment for the whole house and keep his mother's real property tax assessment. I was impressed that he knew exactly what we needed and I didn't have to explain this complex procedure. The loan was arranged and closed within a few weeks. Both my client and I were pleased with Preston's efficiency and professionalism."*

James Gorton, Certified Specialist, Estate Planning, Trust & Probate Law

*"I referred a fiduciary to Preston after his loan broker was not able to provide the terms he promised in his bid. Preston presented a much better deal and was able to initiate it on time, saving the trust tens of thousands of dollars. Preston is the only court - approved hard money broker I've ever known, and that's a very big deal!"*

Lauriann Wright, WRIGHT KIM DOUGLAS, A Law Corporation

*"Preston is terrific. His help in finding solutions for the needs of clients I have sent his way not only make me look good but have solved my clients' problems. I am more than happy to recommend Preston and his many skills."*

Floyd Walters, BWA Mortgage



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