
3 ways YOU can apply for UC Asset's Mortgage Partnership program:

- Submission online:

<https://www.ucasset.com/pandemic-relief-form/>

- Email us at: Cjordan@UCasset.com (please provide detailed information about your property, including address, purchase price and time, remained outstanding mortgage balance, monthly mortgage payment, etc.)

- Call us: 470-475-1035



UC Asset LP, standing for United Community Asset Limited Partnership, is a local investment partnership devoting to the growth of local community and business through investment into local properties. It is a public traded partnership. Its shares are listed on OTCQX under the ticker UCASU and can be purchased via most brokers and online trading platforms.



Contact

(470) 475-1035

cjordan@ucasset.com

www.UCAsset.com



**LET US PAY YOUR
COMMERCIAL
MORTGAGE!**

If You Own Small
Business and/or
Commercial Property
and Are Fighting the
Economic Hardship of
COVID-19



www.UCAsset.com



Meet Sherese, a young Atlanta-based beautician, entrepreneur and small commercial property owner

Sherese Elder* owns a salon suites plaza in metro Atlanta. Four years ago, she decided to buy the property as it was reasonably priced at \$500k, and she didn't want some of the limits placed on tenants by landlords. What seemed like a great business idea turned into a financial nightmare in 2020, after several months with little to no business. Over the last six months, five of Sherese's six tenants have broken their leases. Sherese's personal business has suffered tremendously due to social distancing mandates, and she will have to repay the outstanding \$200k owed on her mortgage. She has been taking money out of her own pocket to keep up with monthly payments, but as she sees no sign of business returning to normal at least for the remainder of 2020, she fears for the future of her business.

If Sherese were to short sell her property – for which she has not received offers more than \$400k under the current market situation – she would lose a significant part of her equity and would practically say farewell to her entrepreneurial dreams. If she would borrow from private lenders to continue paying her mortgage to avoid a short sale, she would have to pay back those loans in the near future together with its interests, and could be left with additional debt and still risk to lose her property.

Now Sherese and other small commercial property and business owners, have a better option!

Call Us Before You Short Sell or Forfeit Your Dreams!

Sherese Elder is a pseudonym to protect the subject's privacy

How can UC Asset Help YOU?

UC Asset will pay your mortgage as an equity partner versus a debtor. **This means that we become your partner and take risks with you, and you don't have to pay us back for the mortgage payments we make for your property.**

We would take over all the remaining mortgage balance in exchange for a reasonable percentage of ownership in the property. You will retain your share of equity and continue to receive your share of rent income, as well as your share of property value appreciation, so your investment will be intact.

In our case study, Ms. Elder has \$200k in mortgage payments left in her \$500k property, as her mortgage partner we would take 40% (=200/500) of the ownership by committing to pay the rest of the mortgage. She would retain 60% of ownership, and, be free from making any mortgage payments from now on.

If she keeps running her own business, she will only pay 40% rent to UC Asset; if she closes her business and UC Asset rents the property out, she will receive 60% rent. When the economy bounce back and the property value grows, her net wealth will grow at the same pace.

