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## Three Ways to Apply for UC Asset's Mortgage Partnership

- Submission online:

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

- Email us at: [Cjordan@UCasset.com](mailto: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

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## Contact

470-475-1035

[cjordan@ucasset.com](mailto:cjordan@ucasset.com)

[ucasset.com](http://ucasset.com)



*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.*

## There Is A Better Option!

ATTN: Commercial Property Owners & or Small Business Owners Struggling with Mortgage Payments Due to the Economic Hardship of COVID-19

**UC ASSET WANTS TO PAY YOUR MORTGAGE!**



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## 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 has 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. In addition to her tenants, Sherese's own business has suffered tremendously due to the social distancing mandates. Even with the grace period offered by her bank, Sherese will eventually 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.

## CALL US BEFORE YOU SHORT SELL OR FORFEIT YOUR DREAMS!

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!

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## How can UC Asset's Mortgage Partnership program help YOU?

UC Asset offers mortgage partnership to commercial property owners as an equity program, vs a debt program. **An equity program means that UC Asset becomes your partner and take risks with you, and you don't have to pay UC Asset back for the mortgage payments it makes for your property.**

Typically, a mortgage partner would take over all the remaining mortgage balance in exchange for a reasonable percentage of equity ownership in the property. The property owner will retain their current net equity in the property and, as a result, will receive their share of income generated from the property, when the economy bounces back. More, the property owner will be entitled to their share of property value appreciation, so the upside of their investment will be intact and remain as part of their wealth building plan.

"In Sherese's case, she has \$200k in mortgage payments left in her \$500k property, a mortgage partner would take 40% (=200/500) of the ownership by committing to pay the rest mortgage. Sherese would retain 60% of ownership, and more, she would be free from her obligation of making mortgage payments from now on, forever." Explains Greg Bankston, US Asset's CEO.

Furthermore, when the economy bounces back and Sherese's business makes money again, her business will only have to pay 40% of the rent to UC Asset because she herself still owns 60%. This will save huge of the operating cost and help Sherese's salon suites to thrive.

