

# Miami Banks Easing Restrictions on Commercial Realty Lending

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Money seems to be flowing out of banks and into Miami's commercial real estate developers' hands a little more quickly these days as banks ease restrictions on commercial lending practices.

Recently a 314-unit apartment complex, known as Starcreek, in North Miami Beach received a \$13.5 million loan from Miami-based City National Bank of Florida. Although the loan is not large, the borrower, CFH Groups, plans to use the loan to upgrade the property. City National sees the investment CFH has in the community as affecting positive growth in Florida's commercial market. With banks flush with cash from months of cautiously and stringent lending, money is available for commercial investments.

Pacific National has seen an 18 percent growth in its lending up from a year ago when that number was still in the single digits. And banks and credit unions are up over 64 percent in their "recommended" ratings, according to BauerFinancial. Businesses, too are doing their part to look healthy to the banks by presenting healthy balance sheets to the banks in order to make a strong case for the loans.

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About The law offices of Isaac Benmergui

The law offices of Isaac Benmergui can help you with your legal real estate needs; call **780-800-2510** or email [Isaac@benmerguilaw.com](mailto:Isaac@benmerguilaw.com) for more information or to set up an appointment today.