

# NMIIC Expands Access to Small-Balance Commercial Real Estate Mortgage Investments for Accredited Investors

*Boca Raton-based firm reports average 55% loan-to-value ratio across recent portfolio of multifamily, retail, and office property investments*

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[EINPresswire.com/](https://EINPresswire.com/) -- NMIIC Expands Access to Small-Balance Commercial Real Estate Mortgage Investments for Accredited Investors.

Boca Raton-based firm reports average 55% loan-to-value ratio across recent portfolio of multifamily, retail, and office property investments.

National Mortgage Income Investments Corporation (NMIIC) has been providing accredited investors with access to fractional ownership positions in small-balance commercial and investment real estate mortgages since 2018. The company maintains a conservative underwriting approach with an average loan-to-value ratio of 55% and a maximum LTV of 65% across its investment portfolio.

The firm's recent closings span multiple property types including multifamily residential, manufactured housing communities, office buildings, triple net lease retail properties, and traditional retail centers. Recent loan amounts have ranged from \$525,000 to over \$1.4 million, representing the small-balance commercial mortgage segment that is often underserved by



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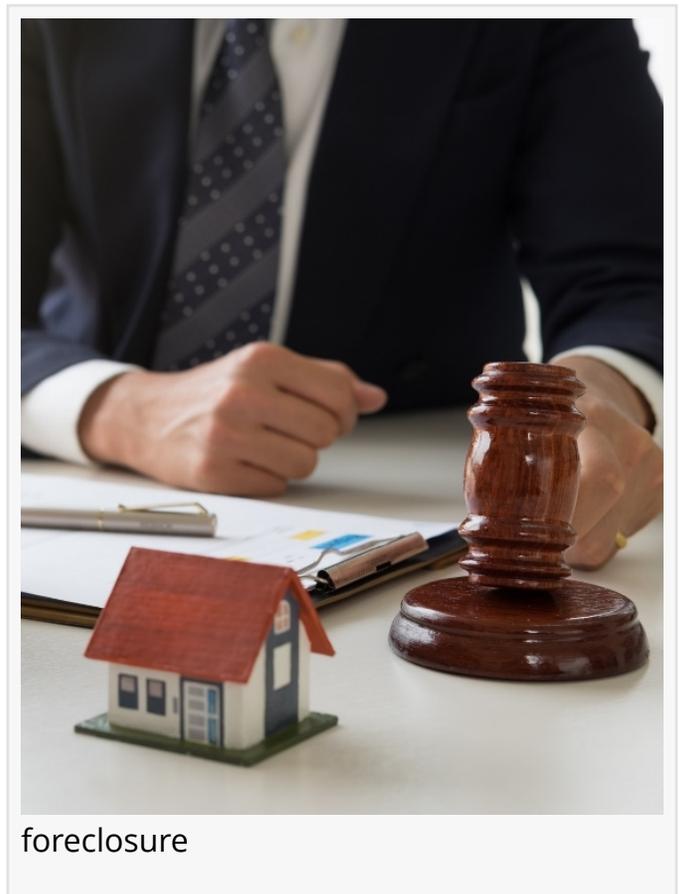
interest rates

traditional institutional lenders.

## Investment Structure and Approach

NMIIIC's investment model focuses on short-term lending, with loan terms typically averaging less than three years. The company targets annual returns of 10% or more, distributed monthly to participating investors. The firm's underwriting standards require substantial equity positions in each property, with borrowers maintaining an average of 45% equity.

The management team brings experience in mortgage origination, underwriting, servicing, and workout situations across both performing and nonperforming loan portfolios. The company's approach emphasizes asset-backed investments where mortgages maintain priority position over other creditors and equity holders.



## Portfolio Diversification Strategy

NMIIIC's recent investment activity demonstrates diversification across multiple asset classes and geographic markets. The company provides capital for:

- Multifamily properties including apartment buildings and residential income properties
- Manufactured housing communities serving the affordable housing market
- Office buildings in locations with established tenant bases
- Triple net lease retail properties with single tenants holding long-term leases
- Traditional retail centers with multiple tenants

The focus on small-balance [commercial mortgages](#) allows investors to participate in multiple loans rather than concentrating capital in fewer, larger investments. This structure enables risk distribution across different property types, locations, loan sizes, borrower profiles, and investment timelines.

## Short-Term Lending Focus

The company's emphasis on shorter loan terms addresses several investor considerations. Loan durations of less than three years reduce exposure to interest rate fluctuations and changing market conditions. As loans mature and are repaid, capital can be redeployed into new opportunities. The shorter timeframe also allows the firm to adjust underwriting criteria and

pricing in response to market dynamics.

## Transparency and Investor Communication

NMIIC maintains direct communication with each investor, providing regular updates on portfolio performance and detailed information about individual loan investments. The company offers information regarding property types, locations, borrower profiles, and comprehensive reporting on loan status and performance metrics.

Investors receive access to management for questions and concerns throughout the investment period. This communication structure ensures investors understand capital deployment and investment performance across their portfolio.

## Accredited Investor Requirements

NMIIC's investment opportunities are structured for accredited investors who meet specific financial criteria established by securities regulations. The company provides detailed documentation including private placement memorandums, operating agreements, and subscription documents for investor review.

Prospective investors are advised to consult with legal, financial, and tax advisors before making investment decisions. The firm emphasizes that while it targets returns of 10% or more annually, there is no guarantee of achieving such returns or making distributions in any given period.

## Asset-Backed Investment Positioning

The company's investment structure places mortgage holders in a senior position relative to equity holders and subordinate debt. Each investment is secured by tangible real estate collateral. Monthly distributions are provided to investors based on loan performance.

This positioning differs from traditional equity investments in commercial real estate, as mortgage investments receive priority claims on the underlying property assets. The conservative loan-to-value ratios provide additional protection through significant equity cushions in each financed property.

## Market Positioning

[Private mortgage investments](#) represent an alternative to traditional stocks, bonds, and mutual funds for qualified investors seeking exposure to commercial real estate without direct property ownership responsibilities. The asset class historically demonstrates lower correlation with public equity markets while providing regular income distributions.

NMIIC operates in the private lending sector, which serves borrowers and property types that

may not fit traditional institutional lending criteria. The firm's experience spans various market cycles, including work with both current and distressed loan portfolios.

## Risk Considerations

All investments carry inherent risks. Past performance does not indicate future results. Real estate values can fluctuate based on market conditions, economic factors, and property-specific circumstances. Private mortgage investments lack the liquidity of publicly traded securities, and capital remains committed until loan maturity or repayment.

Default risk exists in all lending activities, though first-lien positioning and conservative leverage ratios provide structural protections. Geographic and property type concentration can affect portfolio performance. Interest rate changes may impact future investment opportunities and returns.

## About National Mortgage Income Investments Corporation

National Mortgage Income Investments Corporation is a private lending firm specializing in small-balance, short-term commercial and investment real estate mortgages. The company is headquartered in Boca Raton, Florida, and serves accredited investors seeking access to asset-backed lending opportunities in the commercial real estate sector.

For additional information about NMIIC's investment approach and current opportunities, visit [www.nmiic.com](http://www.nmiic.com) or contact the company at 561-931-6500.

This press release contains forward-looking statements. Actual results may differ materially. Investment offerings are available exclusively to accredited investors and are made through NMIIC's offering documents. Investors should carefully review all documentation and consult advisors before investing.\*

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