



Commercial
Real Estate

JUST FUNDED

BY CLEARINGHOUSE CDFI

2021



Pacific & Flower, LLC

Los Angeles, CA

\$322,000 Loan for Refinancing of Newly Remodeled Building for Low-Income Hispanic Community

[Pacific & Flower, LLC](#) is a real estate holding company owned by Javier Martinez. Mr. Martinez was born and raised in Mexico. After immigrating to California, he started making a living by working in a small sewing workshop making shirts. He later started in real estate buying and selling houses and has grown his business into investing in commercial properties as Pacific & Flower, LLC.

Clearinghouse CDFI provided \$322,000 to Pacific & Flower, LLC for refinancing of an existing loan to provide a lower interest rate on one of their properties currently located in a low-income community.

This property is a freestanding, multi—tenant, metal warehouse that was built in 1961, but renovated in 2020. Complete with a driveway and landscaping, this property will be used for business in a low-income Latino/Hispanic neighborhood in Los Angeles.

We address unmet credit needs throughout the U.S. and in Indian Country through direct lending, equity investments, and financial assistance.

We bridge the financing gap between conventional lending standards & the needs of low-income and distressed communities.

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