

Maximize Your 1-4 Family Portfolio Performance

For seasoned real estate investors, success is driven by timing, leverage, and access to reliable capital. In Worcester County, 1–4 family non-owner-occupied properties continue to present strong opportunities for portfolio expansion, cash flow optimization, and long-term appreciation. At MCU Commercial Services, LLC, we understand the needs of experienced investors—and we have built our lending programs to support efficient acquisition, refinancing, and portfolio growth.



Travis Perry
MCUCS SVP

Built for Investors Who Move Quickly In a competitive market, speed and certainty matter. Our local underwriting and decision-making process helps you act decisively when opportunities arise. We offer:

- Streamlined approvals with direct access to decision-makers
- Competitive pricing and loan structures
- Flexible loan options aligned with both short- and long-term strategies
- Consistent, relationship-based service—not transactional lending

Optimize Cash Flow and Leverage Equity Whether you are acquiring additional units or repositioning existing assets, our know-how can significantly impact your returns. Our programs support:

- Cash-out refinancing to redeploy capital
- Portfolio expansion without unnecessary complexity
- Structuring debt to align with rental income and market conditions

We work with investors who are actively managing multiple properties and understand the importance of aligning financing with overall portfolio performance.

Our Deep Local Market Expertise Adds Value Worcester County continues to see steady rental demand and evolving submarket dynamics. As a local portfolio lender, we offer insights that go beyond rates and terms. Our team understands:

- Neighborhood-level rental trends and valuation nuances
- Investor-driven property improvements and repositioning strategies
- The importance of long-term relationships in scaling a portfolio

A Lending Partner for the Long Term

Experienced investors benefit from consistency. Instead of navigating changing people and policies at large institutions, our members gain access to our long tenured commercial experts backed by a stable institution and focused on long-term growth.

If you are actively acquiring, refinancing, or repositioning 1–4 family investment properties, we are ready to support your next move. Connect with Senior Vice President, Travis Perry, to discuss your current portfolio and upcoming opportunities.

Security Corner

Imposter SCAMS

By Patrick King,
MCU Information Security Officer



The Federal Trade Commission recently published a new consumer advice alert regarding the persistent threat of imposter scams. Imposter scams are exactly what the name suggests them to be; instances of a scammer pretending to be somebody they are not, in order to trick individuals into sending money, providing access to their accounts, or giving personal information. This isn't a new or emerging risk. They note that it has been the #1 scam for the last nine years in a row. The stats collected by the FTC show that in 2025 alone they received over a million reports of imposter scams with reported losses around \$3.5 billion, a 20% increase from 2024.

The largest increase has been reports of government impersonations, driven largely by one specific tactic where the scammers sent out text messages purporting to be from a major toll collection program regarding unpaid tolls. For central Massachusetts, you would likely see a text claiming to be from EZ-Pass since that is the toll collection program used on the Mass Pike as well as the other roadway tolls throughout New England.

The impersonator may say they are with the government or with some other company or organization. They may text you or they may call or email you. Regardless of who they are impersonating or how they are contacting you, the FTC has published indicators to help identify these frauds:

- Scammers will say that there is a problem or a prize.
- Scammers will pressure you to act immediately.
- Scammers will provide specific, non-standard ways to pay what they say you owe.

If you ever receive a call or text asking you to pay something or provide information with a sense of urgency, avoid interacting with that text or caller. The FTC also provides a list of [steps to help avoid these scams](#) and how to report them to help end their operations.

