## **Financing Products**



	FIXED RATE		SMALL LOAN	LARGE LOAN
			ADJUSTABLE RATE	ADJUSTABLE RATE
Eligible Markets	Primary, secondary and some		Primary and some secondary	Primary and some secondary
	tertiary markets		markets	markets
Eligible Property Types	Office, Retail, Industrial,		Office, Retail, Industrial,	Office, Retail, Industrial,
	Multifamily, Hospitality, Self-		Multifamily, Hospitality, Self-	Multifamily, Hospitality, Self-
	Storage, Manufactured Housing		Storage, Manufactured Housing	Storage, Manufactured Housing
Financing Purpose	Permanent		Transitional	Transitional
Min / Max Loan Size	\$5 million - Unlimited		\$8 - \$50 million	\$40 million - Unlimited
Loan Term	5, 7 or 10 years		5 years: 1 to 3 yrs initial term	5 years: 2 to 3 yrs initial term
			plus year extensions	plus year extensions
Amortization	Ranges from 30 year to		Typically, Interest-only	Typically, Interest-only
	Full Term Interest Only			
	<u>Senior</u>	w/ Mezz		
Max LTV	75%	85%	85% As-Is, 75% Stabilized Metrics	85% As-Is, 75% Stabilized Metrics
Min DSCR (UW NCF)	1.25x	1.10x	Vary	Vary
Rate	Priced over Swaps – Varies based		One month LIBOR + 450 to 650 bps	One month LIBOR + 350 to 600 bps
	on property type, loan metrics and			
	term			
Lender Fees	Generally Par		Origination Fees: ¾ to 1.5 pts;	Origination Fees: ½ to 1 pt;
			Extension Fees: ¼ pt / ext.;	Extension Fees: ¼ pt / ext.;
			Exit Fees: 1 pt (negotiable)	Exit Fees: ½ pt (negotiable)

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