

**STRUCTURED FINANCING<sup>®</sup> Bridge**

Our Investor program offers commercial real estate investors the opportunity to leverage short-term financing benefits without compromising their long-term ROI, making your property's financial transition seamless.

<b>Loan Amount</b>	\$1 million minimum.
<b>Loan Term</b>	Generally 1 to 3 years. Extension options available.
<b>Amortization</b>	Determined on a case-by-case basis. Typically interest only-payments.
<b>Minimum DSCR</b>	1.25 at exit with appropriate in place DSCR; lower DSCRs considered if payment supported by pre-funded interest reserves or guarantees.
<b>Maximum LTV</b>	85% of exit value.
<b>LTC</b>	90%
<b>Interest Rate</b>	Floating rate over LIBOR index. Spread varies based on risk and terms.
<b>Eligible Properties</b>	Multifamily, office, sub-division, retail, hospitality, senior and student housing located in strong markets with positive demographic, population and employment trends.
<b>Eligible Transactions</b>	Traditional acquisitions, acquisitions with rehab component, acquisitions with nearly completed new construction, debt buy-backs with fresh equity and properties in lease-up in strong markets.
<b>Sponsorship</b>	Established track record and appropriate net worth and liquidity commensurate with transaction.
<b>Security</b>	First mortgage lien on subject property.
<b>Tax &amp; Insurance Escrows</b>	Monthly deposits required.
<b>Replacement Reserves</b>	Monthly deposits required.
<b>Recourse</b>	Generally, non-recourse with standard carve-outs.
<b>Prepayment</b>	Generally permitted.