

Bridge-to-Perm Loans One Easy Step

One-stop shop that provides sophisticated solutions for value-add investors who would like to hold onto their properties long term after they are stabilized. With our Bridge-to Perm loans, we cover your property's entire life cycle, from un-stabilized to stabilized.

Future Funding Facilities

For your un-stabilized property, bridge loans provide future funding facilities for TI/LC and Cap-Ex costs with terms up to 7 years to allow you time to execute your business plan.

Fixed, Floating, and Hybrid Rate Structures

Our custom-designed loans enable you to choose between the fixed, floating, or hybrid (fixed-to-float) rate structures that best suit your needs. We are the only bridge lender that offers fixed-rate solutions for bridge loans, which eliminates your interest rate risk.

Loans Up to Seven Years

Our bridge loan matches your business plan — not our needs. We offer terms of three to five years, with extensions up to seven years, so you'll have enough time to lease up your un-stabilized properties. An bridge loan is significantly less risky than a 364-day line of credit or short-term bullet maturity, both of which can be challenging to refinance during times of market volatility. We want to see you succeed by giving you the appropriate runway.

- 3-5-year loan terms plus extensions
- Longer-term bridge loan protects against market shutdown
- Gives you time to make improvements to optimize your sale or become eligible for permanent financing
- Only lender to offer fixed-rate solutions for bridge loans
- No make-whole premium or breakage on fixed-rate loans
- Fixed rates eliminate cost of hedging against inflation and higher interest rates

Our Perm Loan Features

Our 20 year fully amortizing loan terms let you lock in your long-term payments while interest rates are at historic lows, so you won't need to take on additional risk of refinancing once your loan matures. You won't need to gamble on where rates will be in 10 years, or if the credit markets will be open or shut. You'll also be able to plan your legacy by preventing future generations from using irresponsible leverage.

- Up to 20-year loan terms
- Lock in your interest rate
- Eliminate refinance risk of typical 10-year maturities
- Valuable long-term planning tool

Eighty Percent Stretch LTV

We can structure higher-leverage loans by stretching LTV up to 80 percent for quality properties in strong markets. A Stretch LTV can reduce the amount of capital you need for your project, and is helpful for the following:

- Clients who want to finance a discounted payoff and wish to minimize the new equity requirement
- Maturing loan refinances on properties with an equity gap
- Local, experienced real estate operators who may have limited access to equity capital
- Sponsors of high-quality properties in strong markets with compelling business plans who want to enhance their returns through higher leverage

- Stretch LTV up to 80 percent
- Reduce your need for upfront capital
- Increase your returns through higher leverage

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