



Loan Amount	\$1,000,000 minimum
Loan Term	5, 7 or 10 years
Amortization	Up to 30 years
Minimum DSC	1.25
Maximum LTV	75%
Fixed Rate	Yes
Adjustable Rate	Yes
Eligible Property	Anchored and unanchored shopping centers, urban/suburban office buildings, multi-tenant industrial, self storage, multi-family, manufactured housing communities, credit single tenant and franchised hotels
Eligible Borrower	Single asset entity
Tax and Insurance Escrows	Monthly deposits required
Replacement Reserves	Per industry standards for property types
Recourse	Non-recourse
Prepayment	Treasury defeasance or yield maintenance
Assumability	Lender's consent, and payment of 1% transfer fee
Supplemental Loans	Eligible for secondary financing
Pricing	See Rate Sheet
Rate Lock	Interest rate will be locked at closing
Expense Deposit	\$10,000 - \$20,000 depending on loan size
Origination Fee	0 – 1% depending on loan size
Processing Fee	A non-refundable Processing Fee of \$2,500 shall be paid at application
Required Reports	Expense Deposit will be utilized to obtain an appraisal, property condition assessment and an environmental site assessment