

LOAN AMOUNT: \$1,000,000 - \$5,000,000

INTEREST RATES: Fixed rates available for 3, 5, 7, 10, 15, 20, & 25 years. Rates quoted deal-by-deal basis due to market volatility.

RATE/SPREAD LOCK: Rate locked upon acceptance of Loan Application or Term Sheet.

FUNDING: 15-75 days – Immediate funding and forwards available.

INTEREST CALCULATION: 30/360 Method

PREPAYMENT PENALTY:

1. Yield maintenance with the last 60 days open at par
2. Fixed declining penalty
3. Combination of yield maintenance and fixed declining
4. 10% prepayment w/o penalty

RECOURSE: Non-recourse on 50% or lower LTV request

LENDER FEE: Varies depending upon lender

RESERVES/ESCROWS: Typically required for RET, insurance, tenant improvements, LCs, and CapEx

ASSUMPTIONS: Permitted with lender's consent and payment of 1% fee.

LENDER PROCESSING FEE: \$2,500 - \$5,000

D.S.C. RATIO: 1.25x

LOAN TO VALUE: Up to 70%

AMORTIZATION: 10 – 30 years, Interest Only available on select transactions

LOAN AMOUNT: \$2,000,000 - \$100,000,000+

INTEREST RATES: Quoted on a deal-by-deal basis due to market volatility.

RATE/SPREAD LOCK: Spread locked upon acceptance of loan application. Rate locked upon acceptance of application or commitment.

FUNDING: 30-75 days – Immediate funding and forwards available.

INTEREST CALCULATION: 30/360 Method

PREPAYMENT PENALTY:

1. Yield maintenance with the last 60 days open at par
2. Fixed declining penalty
3. Combination of yield maintenance and fixed declining
4. 10% prepayment w/o penalty

RECOURSE: Non-recourse (carve-outs only) on most transactions

LENDER FEE: Varies depending upon lender

RESERVES/ESCROWS: Typically required for RET, insurance, tenant improvements, LCs, and CapEx

ASSUMPTIONS: Permitted with lender's consent and payment of 1% fee.

SECONDARY FINANCING: Permitted with lender's consent on most transactions.

D.S.C. RATIO: 1.25x

LOAN TO VALUE: 75%

AMORTIZATION: 15 – 30 years with I/O options