### Multifamily-Commercial-Hospitality Financing

3/18/2024

# Bridge Loan Pro Financing for Commercial Real Estate Market Area: California

#### **Attention Investors and Realtors**

Prequalify your property for sale/exchange and or refinance financing options. Let's do a 10 minute Zoom call to discuss financing options for buyers or refinance options with current and anticipated interest rates.

## Hospitality Financing Options \$1,000,000 to \$20,000,000

Private Money Bridge Loans
Conventional Bank Loans
SBA Financing with 15% down payment
Refinance SBA 7A to a SBA 504
Hotel-Motel conversion to Apartments

## Multifamily Financing Options \$750,000 to \$50,000,000

No Tax Return Programs
Conventional Bank Loans (1.15 to 1.20 DCR)
Agency Loans (No Tax Returns)
3, 5, 7 & 10 Year Fixed Hybrid Loans
Full Term Interest Only Loans

#### 30 Years experience in structured and story transactions

Multifamily-Hospitality-Mobile Home Park-Mixed Use-Retail-Office-Industrial-Special Purpose-Owner User



# Private Money Bridge Loans From \$500,000 to \$100,000,000

7 to 21 Day Start to Closing
Fast Response (30 Yrs Experience)
Rates from 8.99% to 10.99%
Interest Only Payments
No Prepayment Penalty
Up to 70% LTV with Exit Strategy



For Details, contact
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Loan programs and rates are subject to change with market conditions



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Type of Financing	Portfolio Bank	FNMA	FHLMC	FHLMC	Private Investor
Multifamily Financing	Portfolio Loan	Agency Loan	Agency Loan	Interest Only	Bridge Loan
Loan Amounts	\$1M+	\$6M +	\$1.5M to \$7M	\$1.5M to \$7M	\$500k to \$100M
Loan to Value	75%	80%	75% to 80%	65%	50% to 75%
Recourse	Non Recourse	Non Recourse	Non Recourse	Non Recourse	Case by Case
Tax Returns	Not Required	Not Required	Not Required	Not Required	N/A
Amortization	30	30	30	30	N/A
Term	30	5, 7, 10, 12, 15, 20, 30	15	15	1 to 3 Years
Appraisal Fee	No	Yes	Yes	Yes	Typically N/A
Enviromental	Case by Case	Phase 1	Phase 1	Phase 1	Typically N/A
Seismic PML	N/A	Yes	Yes	Yes	Typically N/A
PCA	N/A	Yes	Yes	Yes	Typically N/A
5 Year Fixed Rate	6.400%	5.75% to 6.25%	6.400%	6.40%	Asset Based Lending Rates from 9.99% Interest Only Payments Sub-1.00 DCR 1 to 2 week closing  Apartments Commercial Industrial
7 Year Fixed Rate	6.450%	5.75% to 6.25%	6.500%	6.50%	
10 Year Fixed Rate	6.550%	5.75% to 6.25%	6.600%	6.60%	
12 Year Fixed Rate	N/A	5.43% to 6.33%	N/A	N/A	
15 Year Fixed Rate	N/A	6.20% to 6.55%	N/A	N/A	
20 Year Fixed Rate	N/A	6.20% to 6.55%	N/A	N/A	
30 Year Fixed Rate	N/A	5.95% to 6.40%	N/A	N/A	
DCR (Actual Rents)	1.20 to 1.25	1.25	1.20 to 1.25	1.20 to 1.25	Self Storge
Interest Only Option	3 to 5 Yrs	Full Term Available	1-2 Years	Full Term I-O	Assisted Living
Prepay Penalty	Step Down	Yield Maint	Step Down or YM	Step Down or YM	
LOI to close	30 to 40 days	45 to 60 days	45 to 60 days	45 to 60 days	7 to 14 days
Lending Area	California	Nationwide	Nationwide	Nationwide	California

### **Hospitality (Hotel-Motel) Financing**

Portfolio Banks: 50% to 65% LTV; Rates from 7% to 9% (1.50 DCR); Case by Case Underwriting TBD Up to 85% LTV for SBA 504 (50% 1st TD + 35% 2nd TD)

Rates & terms are subject to change with market conditions