



Commercial Real Estate Loan Programs

	Insurance Company Lending Program	Traditional Bank Program	Fannie Mae & Freddie Mac Program	Bridge Loan Program	SBA 504 Program	IDA Bond Program
Program Highlights:	- Non-recourse loans - Up to 30 year amortization - 5, 10, 15, 20 year fixed rate terms available	- Competitive interest rates - Only Real Estate loans - Construction and Permanent financing available	- High leverage and competitive interest rates on multifamily properties - Programs available for rehab, construction, forward commitments and more	- Ideal for acquisition of non-stabilized real estate - Fast transactions allow borrowers to execute under time pressure	- Allows 90% financing - Rates fixed for 20 years - Second mortgage program	- Up to 100% financing - Rates 2% below banks - No covenants - Construction and permanent in one - Fixed rates for 30 years - Attached with IDA tax incentives & credits
Loan Size:	\$2 million - \$200 million	\$1 million - \$200 million	\$500K - \$25 million	\$2 million - \$50 million	\$500K to \$4 million	Up to \$10 million for manufacturing companies Up to \$150 million for NFP's
Loan To Value:	Up to 70%	Up to 80%	Up to 85%	Up to 80% of cost and 75% of stabilized value	Up to 90%	Up to 100%
Property Types:	Office, Retail, Industrial, Multifamily, Recreational, Other	Office, Retail, Industrial, Multifamily	Multifamily Housing	Office, Retail, Industrial, Multifamily, Recreational, Other	Owner-occupied industrial	Manufacturing facilities, not-for-profits
Interest Rates (Approx):	5.75% - 6.75%	5.50% - 6.75%	5.50% - 6.00%	Floating over LIBOR	6.50%	4.25% - 6.25%
Term/Schedule:	5, 10, 15 & 20 year terms with up to 25 years amortization	5, 7, & 10 year terms, with up to 25 years amortization	Variety of terms, up to 30 years amortization, I/O available	Term up to 3 years Interest Only	20 year term 20 year amortization	30 year financing 30 year amortization
Closing Timeframe:	30 - 60 days	30 - 60 days	30 - 60 days	10 - 30 days	75 - 90 days	90 days

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