



STRUCTURED FINANCING® Bridge

Arbor Bridge Loans offer commercial real estate investors the opportunity to leverage short-term financing benefits without compromising their long-term ROI, making your property's financial transition seamless.

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| Loan Amount | \$5 million minimum |
| Loan Term | Generally 1 to 3 years. Extension options available. |
| Amortization | Determined on a case-by-case basis. Typically interest only-payments. |
| Minimum DSCR | 1.25 at exit with appropriate in place DSCR; Lower DSCRs considered if payment supported by pre-funded interest reserves or guarantees |
| Maximum LTV | 75% of exit value |
| LTC | 80% |
| Interest Rate | Floating rate over LIBOR index. Spread varies based on risk and terms. |
| Eligible Property | Multifamily, office, retail, hospitality, Senior and student housing projects located in strong markets with positive demographic, population and employment trends |
| Eligible Transactions | Traditional acquisitions, acquisitions with rehab component, acquisitions with nearly completed new construction, debt buy-backs with fresh equity and properties in lease-up in strong markets |
| Sponsorship | Established track record and appropriate net worth and liquidity commensurate with transaction |
| Security | First mortgage lien on subject property |
| Tax and Insurance Escrows | Monthly deposits required |
| Replacement Reserves | Monthly deposits required |
| Recourse | Generally, non-recourse with standard carve-outs |
| Prepayment | Generally permitted |