



## Grace Capital Places Loans Nationwide

Our loan products offer flexibility on structure including hold-backs, earn-outs, fees, interest only and prepay options

800.213.2100

[www.gracecapital.com](http://www.gracecapital.com)

### COMMERCIAL

### MULTIFAMILY

### BRIDGE

### HARD

| Property Types   | MHP<br>Multifamily<br>Office, Retail<br>Industrial<br>Self-Storage<br>Single Tenant<br>Mixed Use<br>Gas, Auto & C-Store<br>Special Purpose | 5+ Units Apartments  | MHP<br>Multifamily<br>Office, Retail<br>Industrial<br>Self-Storage<br>Single Tenant<br>Mixed Use<br>Gas, Auto & C-Store<br>Special Purpose           | MHP<br>Multifamily<br>Office, Retail<br>Industrial<br>Self-Storage<br>Single Tenant<br>Mixed Use<br>Gas, Auto & C-Store<br>Special Purpose           |
|--|--|--|--|--|
| Rates*   | From 4.25%   | From 3.75%   | From 5.25%   | 8% - 12%   |
| Loan Size  | \$750k to \$150M   | \$750k to \$150M   | \$750k to \$150M   | \$750k to \$150M   |
| Loan Purpose   | Purchase<br>Refinance<br>Cash Out<br>Minor Rehab/Renovation  | Purchase<br>Refinance<br>Cash Out<br>Minor Rehab/Renovation  | Purchase<br>Refinance<br>Cash Out<br>Patner Buyout<br>Debtor In Possession<br>Pre-Stabilization<br>Near- Term Lease Expirations<br>Rehab/ Renovation | Purchase<br>Refinance<br>Cash Out<br>Patner Buyout<br>Debtor In Possession<br>Pre-Stabilization<br>Near- Term Lease Expirations<br>Rehab/ Renovation |
| Terms  | 5 Year Fixed 5 Year I/O Fixed<br>7 Year Fixed<br>10 Year Fixed<br>15 Year Fixed<br>5 Year I/O + 5 Year Fixed                               | 5 Year Fixed 5 Year I/O Fixed<br>7 Year Fixed<br>10 Year Fixed<br>15 Year Fixed<br>5 Year I/O + 5 Year Fixed | 1, 2, 3 & 4 Year Terms<br>Fixed Rates<br>Interest Only (I/O)   | 1, 2 & 3 Year Terms<br>Fixed Rates<br>Interest Only (I/O)  |
| Leverage   | Up to 75% LTV  | Up to 80% LTV  | Up to 80% LTV  | Up to 80% LTV  |
| Recourse   | Recourse and<br>Non-Recourse   | Recourse and<br>Non-Recourse   | Recourse and<br>Non-Recourse   | Recourse and<br>Non-Recourse   |
| Prepayment   | Step Down Prepay, Flat Prepay,<br>Yield Maintenance  | Step Down Prepay, Flat Prepay,<br>Yield Maintenance  | Typically None   | Typically None   |
| Debt Service Coverage  | Min 1.25x (UW NOI)   | Min 1.20x (UW NOI)   | N/A  | N/A  |
| Amortization   | Interest Only<br>15, 20, 25 & 30   | Interest Only<br>15, 20, 25 & 30   | Interest Only  | Interest Only  |
| Origination &<br>Processing Fees   | Par to 1% Origination Fee  | Par to 1% Origination Fee  | 1% - 2% Origination Fee  | 1% to 2% Origination Fee   |
| After Conditional Approval has been issued;<br>\$2000-\$7500 Processing Fee, Plus Expense Deposit to Cover 3rd Party, Legal & Out-of-Pocket Expenses |  |  |  |  |

\*Rate dependent upon term, leverage, amortization, and prepayment penalty.

Grace Capital Group REP Inc

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For Real Estate Professionals, Only