



## STRUCTURED FINANCING **Bridge**

Arbor Bridge Loans offer commercial real estate investors the opportunity to leverage short-term financing benefits without compromising long-term ROI, creating seamless financial transitions.

<b>LOAN AMOUNT</b>	\$15-\$100M
<b>LOAN TERM</b>	Generally, 1 to 3 years; extension options available
<b>AMORTIZATION</b>	Determined on a case-by-case basis; typically interest only payments
<b>MINIMUM DSCR</b>	1.25 at exit with appropriate in-place DSCR; lower DSCRs considered if payment supported by prefunded interest reserves or guarantees
<b>MAXIMUM LTV</b>	Minimum 75% of exit value
<b>LTC</b>	Up to 80% of approved costs
<b>INTEREST RATE</b>	Floating rate over CME SOFR index; spread varies based on risk and terms
<b>ELIGIBLE PROPERTIES</b>	Multifamily projects located in strong markets with positive demographic, population, and employment trends
<b>ELIGIBLE TRANSACTIONS</b>	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
<b>SPONSORSHIP</b>	Established track record and appropriate net worth and liquidity commensurate with transaction
<b>SECURITY</b>	First mortgage lien on subject property
<b>TAX AND INSURANCE ESCROWS</b>	Monthly deposits required
<b>REPLACEMENT RESERVES</b>	Monthly deposits required
<b>RECOURSE</b>	Generally, non-recourse with standard carve-outs
<b>PREPAYMENT</b>	Generally permitted