



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.

LOAN AMOUNT	\$15-\$20M
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 prefunded interest reserves or guarantees
MAXIMUM LTV	Minimum 75% of exit value
LTC	Up to 80% of approved costs
INTEREST RATE	Floating rate over CME SOFR index; spread varies based on risk and terms
ELIGIBLE PROPERTIES	Multifamily 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, nonrecourse with standard carve-outs
PREPAYMENT	Generally permitted