



SENIORS HOUSING[®] 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.

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	1.10x "As Is", 1.30x – 1.40x stabilized. Lower DSCRs considered, if payment supported by pre-funded interest reserves or guarantees.
Maximum LTV	Up to 80% stabilized.
LTC	Up to 80% as measured by new cash equity in the transaction (Purchase Price + Cap Ex = Costs).
Interest Rate	Floating rate over LIBOR index. Spread varies based on risk and terms.
Recourse	Generally Non-Recourse – except typical "bad boy" carve-outs.
Eligible Properties	ILF, ALF, ALZ, SNF or combination.
Eligible Transactions	Traditional acquisitions, acquisitions with rehab component, 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.
Prepayment	Generally permitted.
Third-Party Reports	Appraisal, Phase I Environmental, Property Condition Assessment, Zoning Report, Liability Risk Assessment, Seismic (if applicable).
Expense Deposit	Generally \$50,000.