



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	1.25 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 Properties	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 & Insurance Escrows	Monthly deposits required.
Replacement Reserves	Monthly deposits required.
Recourse	Generally, non-recourse with standard carve-outs.
Prepayment	Generally permitted.