





## Access One Loan for an Affordable Construction and Permanent Solution

Arbor's FHA platform offers 25-year, non-recourse, fixed-rate financing for acute care hospitals ranging in size from large teaching institutions to small rural critical access hospitals. Uses include new construction, refinancing and modernization, equipment and expansion initiatives.

### FHA 242

#### Flexible, Fixed Rate & Non-Recourse

With loan terms up to 25 years, Arbor offers an attractive construction and permanent solution for your institution's needs. Enjoy interest-only during any construction period, followed by a historically low rate locked over a 25-year amortization. Non-recourse means no personal guarantees\*.

#### **Lower Equity Requirements**

Arbor can loan up to 90% of loan-to-value, or up to 90% of the estimated replacement costs of the project.

#### **No Balloons**

Stay with the same lender—at the same fixed-rate—for up to 25 years. A 25-year amortization schedule and attractive interest rate will create a significant impact on your bottom line.

# Eligible Projects

- · Maximum Loan Amount: None
- · New construction, substantial rehabilitation, limited rehabilitation or acquisition
- · Greater than 50% acute-care patient days

# QUESTIONS?

# PLEASE CONTACT YOUR **ARBOR REPRESENTATIVE** FOR SPECIFIC TERMS, CONDITIONS AND DETAILS.

\*With standard exceptions for fraud and misrepresentation.

