



# ARBOR

Growing Financial Partnerships



**FHA**  
FINANCING

## Long-Term, Non-Recourse Healthcare Acquisition & Refinancing Loans

FHA 232 Pursuant to 223(f)



## Long-Term, Fixed-Rate Financing for Your Acquisition & Refinancing Needs

Arbor's FHA platform offers 35-year, non-recourse, assisted living, memory care and intermediate/skilled nursing facility loans that are designed to give you more of what you need — like lower equity requirements and a flexible lending program that meets your unique financing goals.

### FHA 232 Pursuant to 223(f) Program Benefits

#### **Long Term, Fixed-Rate & Non-Recourse**

With loan terms up to 35 years, Arbor offers an attractive permanent solution for your refinancing and acquisition needs on a nationwide basis. A fixed-rate means you can take advantage of today's historically low rates for years to come. Non-recourse means no personal guarantees\*.

#### **Lower Equity Requirements**

Equity requirements for purchases typically start at 20% for market-rate properties, and decrease to 15% for non-profits.

#### **Assumable Loan**

This is a fully assumable loan, subject to approval from Arbor and HUD. Future buyers will benefit from your foresight for taking advantage of today's interest rates.

### Eligible Projects

- Maximum Loan Amount: None
- Existing healthcare facilities at least three years old
- Independent living units may be no greater than 25% of total
- Need to rehab? Repairs are allowed up to 15% of the appraised value

**ASK HOW WE CAN CLOSE A PURCHASE LOAN IN ROUGHLY 60 DAYS.**

**NEED CASH OUT? LET US EXPLAIN HOW TO ACCESS YOUR EQUITY.**

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

\*With standard exceptions for fraud and misrepresentation.