

Target Market Segments

- Bridge
- Transitional Properties
- Value Add
- NYC Specific Borrower Needs

Borrower Profile

Small Loan Client Profile

Markets

New York, New Jersey, Connecticut, Florida (select other markets)

Brokered Business

Yes

Loan Amount

\$2M–\$8.5M

Collateral (MF Only)

- Smaller Properties
- Mixed Use

Loan Term

1–3 Year + 1 + 1

Prepayment Penalty

6–9 months min interest

Interest Only

FTIO

LTV

- As-Is: 70%
- Stab Max 70%

DSCR / DY

- Stab Min 1.25x AM
- Stab Min 8.0% DY

Rate Type

Floating (SOFR)

Gross Spread (as of 4/21/2026 and subject to change)

300–325 bps

Days to Close

60–90

Buydown

Not Offered

Early Rate Lock

Not Available (Floating)

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