# Alt Capital Greystone Express YM5

GREYSTONE

## Description

Greystone Express YM5 is designed to compete directly with Multifamily only CMBS conduit executions and debt fund lenders, while also serving as a complement to Greystone's Agency products.

## Key Advantages

- 5-year Fixed Rate Term with Full-Term Interest Only: Maximizes cash flow and investor returns
- Additional Proceeds: Sizing to debt yield below 8% and 1.10x - 1.15x amortizing DSCR enables stronger leverage and more proceeds when compared to traditional Agency or other capital markets executions
- Captive B-Piece Buyer: Greater certainty of execution with b-piece buyer engaged from quote to close
- Transaction Timeline: 45–60 day close offering expedited due diligence period relative to Agencies for time sensitive transactions
- Nationwide Platform: Ability to execute across top, standard and small markets

## Borrower Profiles

- Institutional, Large Private Capital and Middle Market borrower profiles
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## Markets

Nationwide

## Brokered Business

Yes

## Loan Amount

Up to $60M

## Collateral (MF Only)

Stabilized Multifamily

## Loan Term

5 Years

## Prepayment Penalty

Yield Maintenance (more flexible structures available with add-on to spread)

## Amortization

Full Term Interest Only (FTIO)

## LTV

Max 75%

### Debt Yield

7.50% - 8.50% (negotiated flexibility for larger transactions)

### DSCR Constraint

Down to 1.10x (Amortizing)

### Rate Type

Indexed over 5-year Treasury

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

175-250 bps (tiered pricing by loan size)

### Days to Close

45-60

### Buydown and Mechanics

Up to 4 Points (1.00% fee reduces rate by 20 bps)

### Recourse

Non-Recourse (Standard carve-outs apply)

### Closing Costs

~$30,000 – $40,000 (including legal and third-party reports)