Alt Capital Private Label Purchase Programs

GREYSTONE

Target Market Segments

- Stabilized Properties
- Near Stabilized Properties (6-12 months to stabilization)
- Perm Loan Financing
- Wins Against Agency Charter limitations, more flexible pre-pay, speed to close

Borrower Profile

Middle Market - Institutional Client Profile

Markets

Nationwide Subject to Market Performance Standard (MSA Vacancy < 10%)

Brokered Business

Yes (Prior Approval)

Loan Amount

$15M-$50M

Collateral (MF Only)

Class A & B (Selective Workforce Housing)

Loan Term

5- and 7-Year terms

Prepayment Penalty

- Flexible Stepdown PPP
- 5yr - 5, 4, 3, 2, 1
- 7yr - 2LO, 3, 2, 1, 1, 1
- Other Flex Options Available

Interest Only

- FTIO < 65% LTV
- Partial IO 65-70% LTV

LTV

Max 70%

DSCR / DY

Min 1.25x (DY not used as sizing metric)

Rate Type
Fixed (Treasury)

Gross Spread (as of 4/21/2026 and subject to change)
175-195 bps

Days to Close
45-60

Buydown
Not Offered

Early Rate Lock
Available (10bps for 30 days)