



BRADFORD ALLEN CAPITAL

SENIOR DEBT PROGRAM

Target Loan Size

\$15,000,000 - \$100,000,000

Asset Classes

Office, Multi-Family, Industrial, Retail, Medical Office, Hospitality and Mixed Use

Target Investments

Stabilized / Value-Add / Construction

Transaction Types

Acquisition and Recapitalization

Rate Structure

Various structures available including fixed and floating, full coupon and pay/accrual options.

Maximum Leverage Thresholds

75% of Value

Term

3-10 Years

Amortization

Up to 30 Years

Minimum DSCR

1.35X

Fees

Origination Fee up to 2%

Recourse

Non-recourse subject to standard carve-outs and/or completion guarantees

Required Reports

Appraisal, Property Condition Assessment, Phase 1 Environmental, Insect, Flood, Zoning, Title and ALTA Survey

Rate Lock

A nonrefundable application fee will be collected at the time of rate lock. 60 to 120 day rate lock period available.

Call Protection

Declining schedules and yield maintenance available for all loan types. All options are open for prepayment without penalty 2 months prior to maturity.