

SYNDICATE LEGAL ADVISORY SERVICES

Commercial Real Estate Legal Services
Commercial Real Estate Insurance
Commercial Real Estate Finance

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SYNDICATE LEGAL ADVISORY SERVICES

Team of:

- *Lawyers*
- *Law Clerks*
- *Paralegal*
- *Industry Specialists*

REAL ESTATE COMPANY – SYNDICATE LEGAL ADVOSROY SERVICES

Legal Services for Real Estate Companies:

- Complete Corporate Legal Services
- Equity Offerings – Private Placements & Public Offerings
- Debt Offerings – Private Placements & Public Offerings
- Strategic Business Plan Development & Assessment
- Special Purpose Entity & Other Strategic Venture Formation & Structuring
- Acquisition & Ground Leasing Issues
- Land Use & Entitlement
- Permitting
- Environmental Due Diligence
- Opportunity Zones
- Temporary Construction Easements
- Project Easements, Shared Use Agreements, and Covenants, Conditions & Restrictions
- Post-Development Commercial, Industrial and Retail Leasing
- Post-Development Residential Leasing
- Disposition
- Contractor Liens
- Breach of Contract
- Condemnation
- Construction Defects
- Contract Disputes

Continued:

- Purchase and Sale Disputes
- Adverse Possession Claims
- Easement Disputes
- Boundary Disputes
- Condominium Association & Cooperative Disputes
- Lease Disputes
- Commercial Evictions
- Water Intrusion Claims
- Non-Disclosure & Fraud Disputes
- Restrictive Covenants
- Tax Abatements and Change of Special Tax Status
- Environmental Issues
- Americans with Disabilities Act, Fair Housing and State Law Discrimination Disputes
- Insurance Coverage Disputes
- Zoning and Land Use Appeals & Suits
- Partnership & Joint Venture Disputes
- Insurance & Risk Management
- Litigation
- Specialty: Commercial Real Estate Development
- Specialty: Residential Real Estate Development
- Specialty: Multifamily Real Estate Development
- Specialty: International Real Estate Development
- Specialty: Mortgage Companies
- Specialty: Real Estate Investment Companies
- Specialty: Real Estate Development Companies
- *Much More…..*



SYNDICATE LEGAL ADVISORY SERVICES - COMMERCIAL INSURANCE ADVISORY

COMMERCIAL REAL ESTATE INSURANCE

COMMERCIAL REAL ESTATE INSURANCE

Syndicate Legal Advisory Services - Commercial Insurance Advisory - *We* provide insurance advisory services for all types of Commercial Real Estate Risks, and implements a customized approach to designing Commercial Real Estate Risk Management Program that meets the Insureds needs. Every Commercial Real Estate Business is generally unique, so the 'cookie-cutter' approach to Commercial Real Estate Insurance can result in coverage gaps or overpaying of premiums.

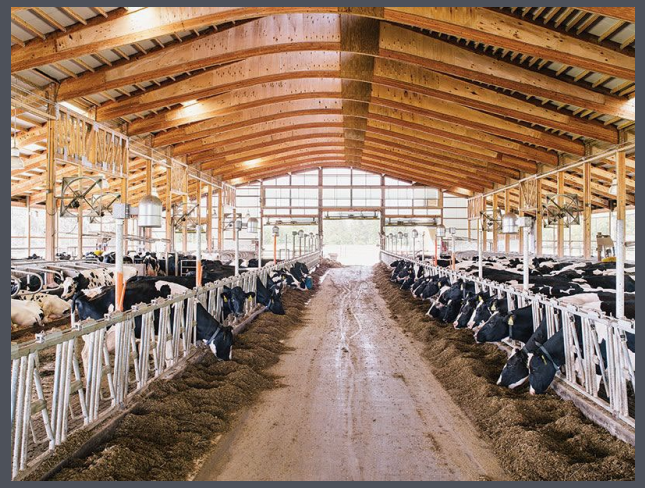
Industry Specific Insurance Coverages:

- Fire, Water, Theft, Vandalism, Wildfires, Tornado, Windstorm & Earthquake Coverage
- Builders Risk Coverages
- Professional Liability
- Pollution Liability
- Supplemental Coverages: (Crisis Management; Disciplinary proceedings; Subpoena assistance; ADA, FHA, OSHA legal expense reimbursement)
- Coverage Extensions: (Emergency remediation coverage, and Rectification cost coverage).
- Appearance at Proceedings Coverage Available.
- Property Coverages: Inventory, Furniture, Fixtures, Equipment, Structural Damage, Broken Windows, Flooring & Business Income.
- Rent Loss Coverage
- Business Income Interruption Coverage

Commercial Insurance Programs:

- Umbrella Insurance Programs for Owners, Operators, Developers, Builders, etc.
- General Liability
- Products and Completed Operations Liability
- Professional Liability & Business Owner's Policies
- Property & Real Estate
- Workers Compensation
- Crime & Employee Dishonesty
- Inland Marine
- Employment Practices Liability
- Directors & Officers Liability
- Cyber Liability & Data Breach
- Commercial Auto Insurance
- Equipment Breakdown Insurance
- Business Interruption
- Insurance Policies for Specific Scenarios
- Inland Marine
- Commercial Surety Bonds
- Kidnap, Ransom & Extortion (*foreign and domestic*)

Syndicate Legal Advisory Services works with some of the best Commercial Real Estate Insurance Carriers (domestic and international) in the Industry on a daily basis and know exactly who to avoid and who to go with. We have access to multiple insurance companies, ultimately finding you the Best Coverage, the Most Accessibility and Industry Leading Competitive Pricing. As your Company Grows and your needs change, we are a phone call / email / text message away to help you adjust your coverage, up or down, to make sure your properly protected without overpaying.



Portfolio Commercial Real Estate Debt Loans

Agriculture (Tier I)

PORTFOLIO AGRICULTURE LOANS (TIER 1):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value":
  75%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 75%
- Maximum Loan to Cost
  - 90%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

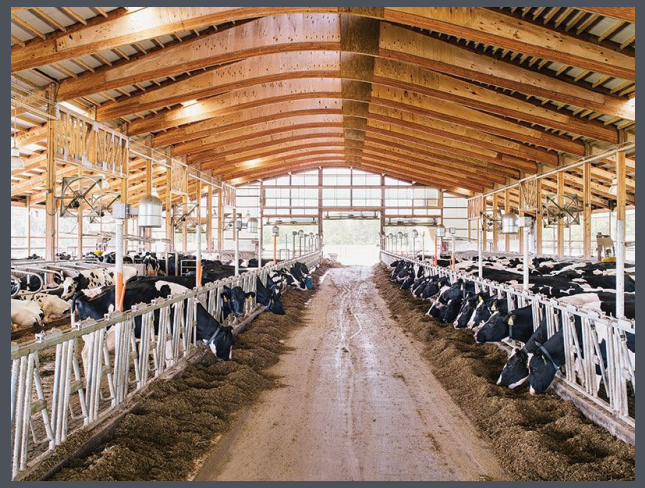
- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Agriculture (Tier II)

PORTFOLIO AGRICULTURE LOANS (TIER 2):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value":
  85%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 85%
- Maximum Loan to Cost
  - 95%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

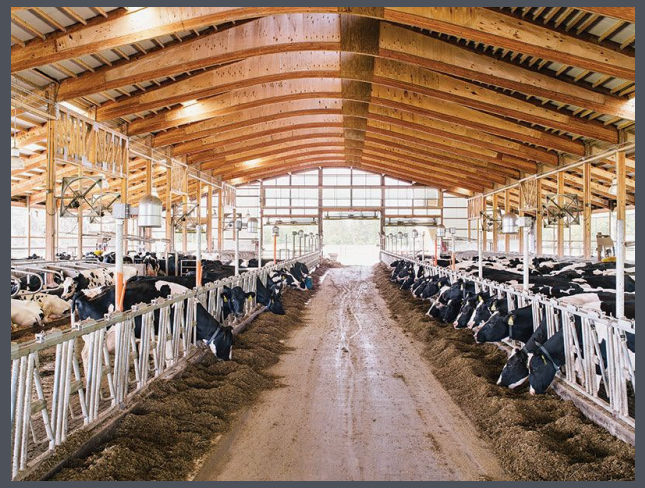
- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Agriculture (Tier III)

PORTFOLIO AGRICULTURE LOANS (TIER 3):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value":
  95%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 90%
- Maximum Loan to Cost
  - 100%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Healthcare (Tier I)

PORTFOLIO HEALTHCARE LOANS (TIER 1):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value":
  75%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 75%
- Maximum Loan to Cost
  - 90%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Healthcare (Tier II)

PORTFOLIO HEALTHCARE LOANS (TIER 2):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value": 85%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 85%
- Maximum Loan to Cost
  - 95%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Healthcare (Tier III)

PORTFOLIO HEALTHCARE LOANS (TIER 3):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value":
  95%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 90%
- Maximum Loan to Cost
  - 100%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
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- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Hotel (Tier I)

PORTFOLIO HOTEL LOANS (TIER 1):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value":
  75%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 75%
- Maximum Loan to Cost
  - 90%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Hotel (Tier II)

PORTFOLIO HOTEL LOANS (TIER 2):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value":
  85%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 85%
- Maximum Loan to Cost
  - 95%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
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- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Hotel (Tier III)

PORTFOLIO HOTEL LOANS (TIER 3):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value":
  95%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 90%
- Maximum Loan to Cost
  - 100%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

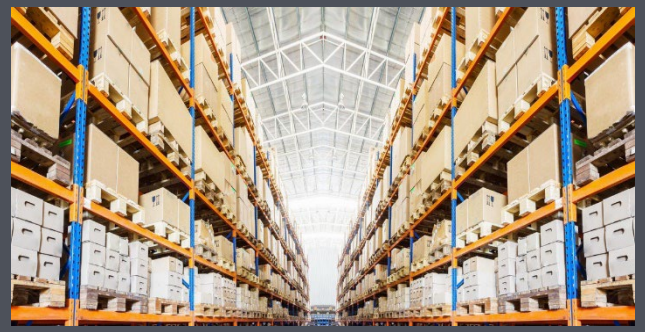
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- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
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  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Industrial (Tier I)

PORTFOLIO INDUSTRIAL LOANS (TIER 1):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value":
  75%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 75%
- Maximum Loan to Cost
  - 90%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

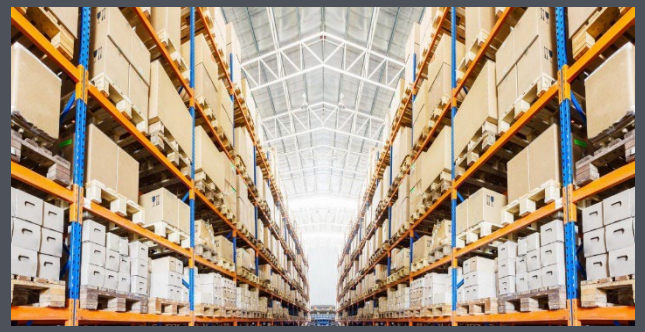
- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
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  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
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  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
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  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Industrial (Tier II)

PORTFOLIO INDUSTRIAL LOANS (TIER 2):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value":
  85%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 85%
- Maximum Loan to Cost
  - 95%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

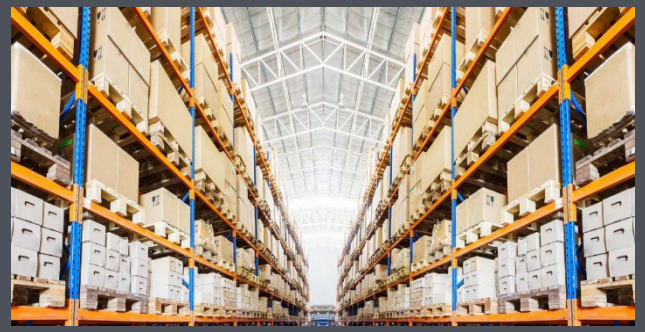
- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Industrial (Tier III)

PORTFOLIO INDUSTRIAL LOANS (TIER 3):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value":
  95%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 90%
- Maximum Loan to Cost
  - 100%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Multifamily (Tier I)

PORTFOLIO MULTIFAMILY LOANS (TIER 1):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value": 75%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 75%
- Maximum Loan to Cost
  - 90%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Multifamily (Tier II)

PORTFOLIO MULTIFAMILY LOANS (TIER 2):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value": 85%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 85%
- Maximum Loan to Cost
  - 95%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Multifamily (Tier III)

PORTFOLIO MULTIFAMILY LOANS (TIER 3):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value": 95%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 90%
- Maximum Loan to Cost
  - 100%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Office (Tier I)

PORTFOLIO OFFICE LOANS (TIER 1):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value":
  75%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 75%
- Maximum Loan to Cost
  - 90%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Office (Tier II)

PORTFOLIO OFFICE LOANS (TIER 2):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value":
  85%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 85%
- Maximum Loan to Cost
  - 95%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Office (Tier III)

PORTFOLIO OFFICE LOANS (TIER 3):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value":
  95%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 90%
- Maximum Loan to Cost
  - 100%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Retail (Tier I)

PORTFOLIO RETAIL LOANS (TIER 1):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value": 75%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 75%
- Maximum Loan to Cost
  - 90%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Retail (Tier II)

PORTFOLIO RETAIL LOANS (TIER 2):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value": 85%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 85%
- Maximum Loan to Cost
  - 95%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Debt Loans

Retail (Tier III)

PORTFOLIO RETAIL LOANS (TIER 3):

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value": 95%
- Loan Terms:
  - 5 to 30 years
- Amortization:
  - 20 to 30 years (Interest Only Options)
- Debt Service Ratio:
  - 1.25 plus

Construction:

- Maximum Loan to "As Completed Value"
  - 90%
- Maximum Loan to Cost
  - 100%
- Construction Loan Terms
  - 2yr, 3yr & 4yr.

Recourse:

- Non-Recourse with Bad Boy Carveouts

Lender Fee:

- 2% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Prepay Penalty Structure

- Yield Maintenance; or
- Defeasance

Pre-Closing / Due Diligence:

- Loans typically closed in 45-60 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Bridge Loans

PORTFOLIO COMMERCIAL REAL ESTATE BRIDGE LOANS:

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value": 85%
- Loan Terms:
  - 1 to 3 years
- Amortization:
  - Interest Only Option For Term
  - Principal Due at Maturity
- Debt Service Ratio:
  - 1.10 to 1.23 minimum

Recourse:

- Varying Types of Recourse

Lender Fee:

- 3% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Loan Types:

- Purchase
- Cash-out Refinance
- Construction & Renovation
- Recapitalization & Turnaround

Prepay Penalty Structure

- Varying Structures

Pre-Closing / Due Diligence:

- Loans typically closed in 10-45 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Three Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Three Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Mezzanine Loans

PORTFOLIO COMMERCIAL REAL ESTATE MEZZANINE LOANS:

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to "As-Is Value":
  95% - *(90% is typical max LTV)*
- Loan Terms:
  - 2 to 5 years
- Amortization:
  - Interest Only Option For Term
  - Principal Due at Maturity
- Debt Service Ratio:
  - 1.10 to 1.23 minimum

Recourse:

- Varying Types of Recourse

Lender Fee:

- 4% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Loan Types:

- Purchase
- Cash-out Refinance
- Construction & Renovation
- Recapitalization & Turnaround

Prepay Penalty Structure

- Varying Structures

Pre-Closing / Due Diligence:

- Loans typically closed in 10-45 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisals Required
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Three Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Three Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



Portfolio Commercial Real Estate Equity Investments

PORTFOLIO COMMERCIAL REAL ESTATE EQUITY INVESTMENTS:

Financing Amount:

- Minimum: $1,000,000 USD
- Maximum Loan: Unlimited

Locations:

- United States (all 50 States) & Canada

Purchase & Refinances:

- Maximum Loan to Cost:
  100%
- Investment Terms:
  - Preferred Equity: 1 to 5 Years
  - Common Equity: 1 to 10 Years
  - Single Asset REIT: No Limit
  - REIT (*Multiple Properties*): No Limit
- Debt Service Ratio:
  - 1.05x minimum

Recourse:

- Non-Recourse

Lender Fee:

- 4% to 5% of the Loan Amount Deducted from Loan Proceeds or Paid by the Borrower at the time of Loan Closing

Loan Types:

- Purchase
- Cash-out Refinance
- Construction & Renovation
- Recapitalization & Turnaround

Equity Investment Options:

- Preferred Equity
- Common Equity
- Structured / Hybrid

Pre-Closing / Due Diligence:

- Loans typically closed in 10-90 days
- Borrower shall be responsible for the following third-party fees *if needed*:
  - Appraisal
  - Environmental Engineering Report
  - Structural Engineering Report
  - Zoning Report
  - Other Required Inspections, and
  - Securitization Costs

Borrower Financial Statements (at Application):

- Refinance:
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statement.
- Purchase:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements
- Construction:
  - Complete Business Plan with a Five Year Financial Proforma Statement.
  - Un-Audited Financial Statements consisting of (at a minimum): Balance Sheet and Profit & Loss Statements



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