



LOAN PROFILE

Financing Services

Acquisition & Development Loans	Construction & Permanent Loans	Mini-Perm, Fixed or Variable Rates
Multi-Family FHA, Fannie & Freddie	Life Company & Com'l Bank Loans	SBA & IDB Loans
Structured Finance-Loan Programs	Joint Venture & Equity Financing	

Loan Amount : \$3 Million and up

Property Types:

- Office Buildings: Owner occupied, multi-tenanted or net leased
- Retail Centers: Credit anchored and well located strip centers
- Industrial Buildings: Owner occupied, multi-tenanted or net leased
- Multi-Family: Conventional, FHA, Fannie & Freddie Loans
- Mini-Storage: Branded
- Mobile Home Parks: Adult oriented
- Hotels/Motels: Flagged

Financing options: For Credit Tenant Leased (CTL) properties with at least BBB ratings

- Forward commitments with up to 12 month forward rate lock
- Amortization schedules to match lease term, or hangout with RVI
- LTV based upon DCR: 1.01 DCR for NNN or 1.05 DCR for NN
- Non-recourse and assumable

CMA also represents several institutions and individuals seeking acquisition, equity or joint venture opportunities. All cash and leveraged properties can be considered nationwide.

Term & Amort: 5/20; 10/20; 10/25; 10/30; 15/15; 20/20 (Most all combinations)

Loan to Value: Up to 70% for real estate loans subject to loan underwriting
Up to 98% for Investment Grade Rated BBB CTL properties

Debt Coverage: 1.25 to 1 and lower on Credit Tenant Leased (CTL) properties

Interest Rates: Priced at a spread over the Ten Year Bond Yield

Examples:	3.50%	3.50%	3.50%	Treasury Rate
	4.00%	4.25%	4.50%	Plus Spread
	7.50%	7.75%	8.00%	Fixed Interest Rate

NOTE: INTEREST RATE WILL VARY DEPENDING ON 10-YEAR BOND YIELD, SPREAD AND THE LENDER'S FLOOR RATE

Prepayment: Yield Maintenance, Defeasance or Fixed

Recourse: Typically none. Varies according to the transaction

Lender's Fee: Typically none, except for an inspection fee

Origination Fee: Typically 1%. Varies according to loan size

Closing Costs: Standard "Out of Pocket", Plus Appraisal, Environmental, and Property Inspection Fees

**Please call for current quote on any transaction in process,
"Letters of Intent" or Contracts**