



# STEVE MUELLER'S SYNDICATE LEGAL SERVICES

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

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## SYNDICATE LEGAL SERVICES

### Team of:

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

# REAL ESTATE COMPANY – SYNDICATE LEGAL 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 SERVICES - COMMERCIAL INSURANCE ADVISORY

### COMMERCIAL REAL ESTATE INSURANCE

# COMMERCIAL REAL ESTATE INSURANCE

**Syndicate Legal 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 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:
  - 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 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**

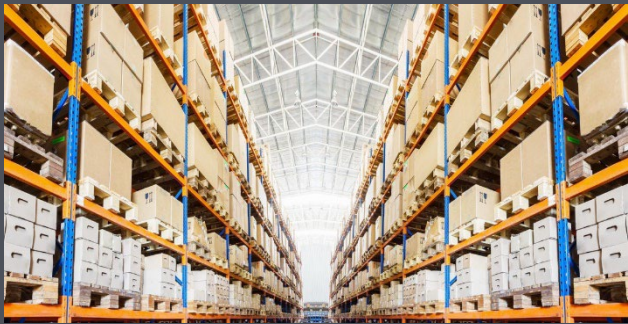
- Yield Maintenance; or
- Defeasance

#### **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 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**

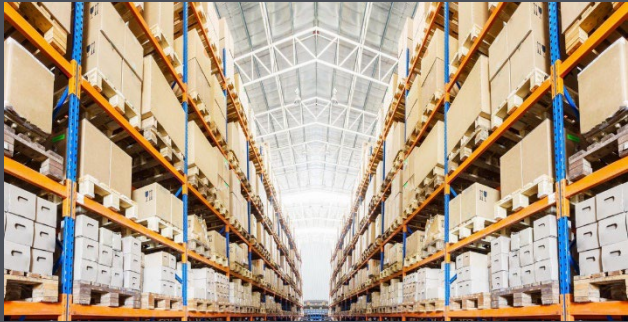
- Yield Maintenance; or
- Defeasance

##### **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
  - 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 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**

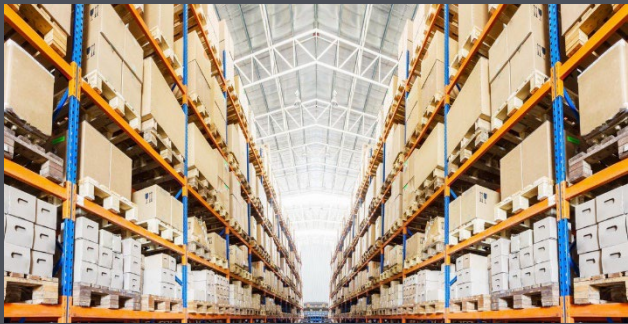
- Yield Maintenance; or
- Defeasance

#### **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

## ABOUT OUR MANAGING PARTNER

**Mr. Steven Mueller** is a Lawyer, Co-Founder & Senior Managing Partner of **Syndicate Legal Services** ([www.SteveMuellerLegal.com](http://www.SteveMuellerLegal.com)). Mr. Mueller has more than twenty-five years of Law Office experience, including (but not limited to) 20 years of experience in Corporate & Investment Banking Law; 15 years of experience in Civil Litigation; 5 years of experience in person injury law, family law, and employment law; and 3 years of experience in Criminal Defense Law.

Mr. Mueller is a true pioneer in the Private and Public Capital Markets industry with more than twenty years of industry experience. Mr. Mueller has extensive experience in Alternative Trading Systems and Stock Exchange Legal & Compliance, structuring private and public securities offerings, and coordinating both public and private securities offerings through a syndicate network of FINRA Registered Broker Dealers, Investment Banks and Registered Investment Advisors. As of today, Mr. Mueller has participated approximate 200 IPOs and Rule 144A Equity Offerings, and nearly 2,500 capital markets transactions.

In addition, Mr. Mueller has completed the following courses: BA in Corporate Finance w/ Minor in Accounting (South Carolina); Law School (California Southern Law School); Three Years Law Office Study Program (LA Law, Beverly Hills); Paralegal & Advanced Paralegal Studies Certificates; FINRA series 6, 65 & 7; California Insurance (Property & Casualty, Life & Health, Commercial, Annuity, Earthquake, Flood & Long-Term Care); California Real Estate Sales; California Residential Mortgage; and California Bail Bonds. Mr. Mueller is also a United States Marine Corps Veteran (95-99, honorable discharge after completion of 4yr. tour of duty).



**Mr. Steven J. Mueller**  
*Lawyer, Co-Founder &  
Senior Managing Partner*

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