



BRIDGE LOAN PROGRAM

Money360 is a nationwide direct lender, funding with balance sheet capital.

LOAN PROFILE:	Core/Core+ to heavy lift (repositioning) transactions
PROPERTY TYPES:	Multifamily, Office, Industrial, Retail, Self-Storage, R&D Flex, Manufactured Home Communities (other asset classes considered on a case-by-case basis)
LOAN SIZE:	\$5,000,000 to \$30,000,000
PURPOSE:	Floating-rate financing on income-producing properties
GEOGRAPHY:	Continental United States
TERM:	24 to 36 months initial term, extensions negotiable (5 years maximum)
INTEREST RATES:	30-Day LIBOR (1.00% floor) plus 375+ BPS; Interest rate cap required*
AMORTIZATION:	Interest-only
PAYMENTS:	Interest-only
LOAN-TO-APPRAISED VALUE/COST:	Up to 75%
MINIMUM DSCR:	1.10 for Core (other transactions on a case-by-case basis)
LIABILITY:	Non-recourse, with standard carve-outs
LOAN FEES:	1.0% - 1.5% of the committed loan amount*
PREPAYMENT:	Half of the initial loan term (will consider shorter prepayment on a case-by-case basis)
SECONDARY FINANCING:	Generally not permitted - considered on a case-by-case basis
OTHER COSTS:	Generally \$15,000 - \$20,000, plus legal

*Pricing and fees vary based on risk profile and loan size

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Terms and Conditions Subject to Change
Program as of September 2020