

# CRE DIRECT LENDER

[money360.com](http://money360.com)



# ABOUT US



Money360 delivers a smarter, simpler and more transparent experience from origination to servicing.

## OUR VISION

Money360 is a direct lender with discretionary capital that ensures certainty of execution and timely closings. Our seasoned deal team understands the needs of mortgage bankers, brokers, and borrowers and can create custom bridge loan solutions to finance transitional or unstabilized properties throughout the United States.

Money360's bridge loan program provides custom-tailored financing solutions for borrowers that need flexibility to execute a diverse range of strategies.

## BROAD FUNDING CRITERIA

### BRIDGE FINANCING

**PROPERTY LOCATIONS:**  
Nationwide

**LOAN-TO-VALUE:**  
Up to 75%

**LOAN SIZE:**  
\$3 million to \$25 million

**LOAN TERM:**  
1 year to 3 years

## INSTITUTIONAL BACKING

### UNPARALLELED ACCES TO CAPITAL

Commercial real estate loans between \$3 million and \$25 million

- Competitive rates and terms; nationwide
- Loans custom-tailored to meet borrower's unique needs
- Non-recourse loans available
- Flexible prepayment provisions
- Intermediary submissions welcomed

### PROPERTY TYPES:



RETAIL



INDUSTRIAL



MULTIFAMILY



OFFICE



SELF STORAGE



MANUFACTURED HOUSING



HOSPITALITY



SPECIAL PURPOSE

# FEATURED TRANSACTIONS



## INDUSTRIAL PROPERTY

**\$12M Bridge Loan**  
2 years • 45% LTV

Chandler, Arizona

**Challenges:** The borrower needed to close the deal quickly for purchase of two 70K SF buildings. That was the primary reason they came to Money360.

**Solutions:** Surety of execution. Previous relationship. Trust. Quick closing. These were the key ingredients to this deal. Money360 provided the borrower assurance we could closed this deal on a very short timeline.

## MULTIFAMILY PROPERTY

**\$17M Bridge Loan**  
1 year • 71% LTV

Brooklyn, New York

**Challenges:** Money360 recently closed a \$17 million loan on this 30 unit apartment complex in Brooklyn, New York. Due to vacancies and delays in construction the borrower was looking to reduce their rate by taking out their current lender.

**Solutions:** This one-year, interest only, fixed rate term loan was structured to provide further capital to complete construction and fill vacancies in the complex. We were able to provide surety of execution and give them the time to stabilize the property.



## Over \$1 Billion in Loans Originated & Funded

### OFFICE

Loan Amount: **\$18,000,000**  
Details: **36 Months / LTV 71%**  
Location: **Las Vegas, NV**

### RETAIL

Loan Amount: **\$11,000,000**  
Details: **24 Months / LTV 52%**  
Location: **San Antonio, TX**

### MULTIFAMILY

Loan Amount: **\$28,000,000**  
Details: **24 Months / LTV 67%**  
Location: **Hattiesburg, MS**

### INDUSTRIAL

Loan Amount: **\$7,600,000**  
Details: **24 Months / LTV 64%**  
Location: **Fremont, CA**

# Get in touch.

Please use the information below to get in touch with me to discuss your financing needs.

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**money360.com**

## STEVE O'SHAUGHNESSY

REGIONAL DIRECTOR,  
SOUTHEAST REGION



Steve O'Shaughnessy has more than thirty years of experience in multifamily and commercial real estate lending. Steve is experienced in originating conduit and balance sheet loans either as a single loan or as a portfolio. He has worked at different type lenders including banks, conduits and Life company's. Lenders such as GE Capital, BankAtlantic and Bayview Financial. He has demonstrated expertise in sourcing, analyzing, processing and closing of loans. He is experienced in pricing, due diligence and negotiating of agreements required to close loans. Steve has traveled to meet with clients individually or as primary spokesperson at corporate meetings and conferences such as the MBA-CREF, ICSC, IMN, and CREF-C.