



# BRIDGE LOAN PROGRAM (FLOATING RATE)

Money360 is a leading direct marketplace lender, providing capital through its family of proprietary funds. Our Bridge Loan Program offers loans from \$3 million to \$25 million throughout the continental United States.

<b>PURPOSE:</b>	Floating-Rate financing on income-producing properties
<b>GEOGRAPHY:</b>	Continental United States
<b>LOAN SIZE:</b>	\$3,000,000 to \$25,000,000 (\$5,000,000 to \$15,000,000 Preferred)
<b>PROPERTY TYPES:</b>	Multifamily, Manufactured Home Communities, Office, Industrial, R&D Flex, Retail, Self-Storage, Hospitality (other asset classes considered on a case-by-case basis)
<b>TERM:</b>	1 to 3 year initial term, extensions negotiable, 5 years maximum
<b>AMORTIZATION:</b>	Interest-Only
<b>INTEREST RATES:</b>	Pricing is based on transaction quality, location and leverage. Pricing is typically 30-Day LIBOR plus 450-550 BPS
<b>PAYMENTS:</b>	Payments calculated on an interest-only basis and made via auto-debit from borrower's account
<b>LOAN-TO-APPRAISED VALUE/COST:</b>	Up to 75%
<b>MINIMUM DSCR:</b>	1.00x (with interest reserve)
<b>LIABILITY:</b>	Non-recourse
<b>LOAN FEES:</b>	2% of the committed loan amount
<b>PREPAYMENT:</b>	Half of the initial loan term. Interest rate cap will be required
<b>SECONDARY FINANCING:</b>	None Permitted
<b>OTHER COSTS:</b>	Generally \$10,000 - \$15,000, plus legal

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Terms and Conditions Subject to Change  
Program as of January 2019



# BRIDGE LOAN PROGRAM (FIXED RATE)

Money360 is a leading direct marketplace lender, providing capital through its family of proprietary funds. Our Bridge Loan Program offers loans from \$3 million to \$25 million throughout the continental United States.

<b>PURPOSE:</b>	Fixed-Rate financing on income-producing properties
<b>GEOGRAPHY:</b>	Continental United States
<b>LOAN SIZE:</b>	\$3,000,000 to \$25,000,000 (\$5,000,000 to \$15,000,000 Preferred)
<b>PROPERTY TYPES:</b>	Multifamily, Manufactured Home Communities, Office, Industrial, R&D Flex, Retail, Self-Storage, Hospitality (other asset classes considered on a case-by-case basis)
<b>TERM:</b>	1 to 3 years, extensions negotiable
<b>AMORTIZATION:</b>	Interest-Only
<b>INTEREST RATES:</b>	Pricing is based on transaction quality, location and leverage. Rates are typically 7.50% - 9.50%
<b>PAYMENTS:</b>	Payments calculated on an interest-only basis and made via auto-debit from borrower's account
<b>LOAN-TO-APPRAISED VALUE/COST:</b>	Up to 75%
<b>MINIMUM DSCR:</b>	1.00x (with interest reserve)
<b>LIABILITY:</b>	Recourse and Non-recourse offered
<b>LOAN FEES:</b>	2% of the committed loan amount
<b>PREPAYMENT:</b>	Typically 6 – 12 month minimum interest
<b>SECONDARY FINANCING:</b>	None Permitted
<b>OTHER COSTS:</b>	Generally \$10,000 - \$15,000, plus legal

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