



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.

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

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Money360
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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.

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

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