

FIXED RATE COMMERCIAL MORTGAGE PROGRAM

Hunt Real Estate Capital's proprietary fixed rate loan product provides competitive long-term financing for borrowers seeking to acquire or refinance stabilized assets while eliminating b-buyer kickout risk often associated with CMBS loans. Additionally, Hunt Real Estate Capital retains servicing ensuring attentive assistance for the life of the loan.

ASSET TYPES

- Stabilized property types including:
 - Multifamily
 - Office
 - Industrial and Flex
 - Self Storage
 - Manufactured Housing Communities
 - Mixed-use

LOCATIONS

- Major and secondary MSAs nationwide
- Smaller markets on case-by-case basis

LOAN AMOUNTS

- \$7.5 million to \$30 million

LOAN TERM

- 5 years

AMORTIZATION

- Typically 25 - 30 years
- Full term interest only offered on a case-by-case basis

LTV

- Up to 75% of FIRREA Appraised Value

PRICING

- 180 - 200 bps over a Fixed Rate Index

MINIMUM DSCR

- 1.25x on Hunt underwritten net cash flow for all assets except 1.20x for Multifamily

RATE TYPE

- Fixed Rate

EARLY RATE LOCK

- Borrowers have the ability to lock interest rates 45 days prior to loan closing
- Up to 90 day rate lock available on a case-by-case basis

RESERVES

- Replacement reserves, tax and insurance escrows are required
- Reserves for tenant improvements and leasing commissions required on a case-by-case basis

BORROWER ENTITY

- Special Purpose Entity

PREPAYMENT

- Defeasance through loan term, open to prepayment for final 3 payments
- Flexible prepayment options available on a case-by case basis

NON-RECOURSE

- Non-recourse except for customary bad boy carve outs

SERVICING

- Hunt Real Estate Capital will retain servicing throughout the loan term

CLOSING

- Within 45 days from receipt of a completed application

FOR MORE INFORMATION ON HUNT REAL ESTATE CAPITAL, PLEASE CONTACT: **VIC CLARK**
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