

FIXED RATE COMMERCIAL MORTGAGE PROGRAM

Hunt Mortgage Group's proprietary fixed rate loan product provides competitive long-term financing for borrowers seeking to acquire or refinance stabilized assets while eliminating spread risk. Hunt Mortgage Group allows borrowers to lock in their interest rate spread to a benchmark index following a limited due diligence period at no additional cost.

ASSET TYPES

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

LOCATIONS

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

LOAN AMOUNTS

- \$7,500,000 - \$25,000,000

LOAN TERM

- 7 years

AMORTIZATION

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

LTV

- Up to 75% of FIRREA Appraised Value

PRICING

- Competitive pricing based on a spread to UST or swaps

MINIMUM DSCR

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

RATE TYPE

- Fixed Rate

SPREAD LOCK

- Spread to index is locked for 45 days following a limited due diligence period at no additional cost

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 6.75 years

NON-RECOURSE

- Non-recourse except for customary bad boy carve outs

SERVICING

- Hunt Mortgage Group will retain servicing throughout the loan term

CLOSING

- Within 45 days from receipt of a completed application

FOR MORE INFORMATION ON HUNT MORTGAGE GROUP, PLEASE CONTACT:

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