

## COMMERCIAL H-Y BRIDGE FINANCING



LOAN AMOUNT	\$2M – \$50M
LOAN TERM	1 – 3 years
AMORTIZATION	Up to 30 years
DSCR	1.20
MAXIMUM LTV/CLTV	75% / 75%
MIN FICO	650
FIXED RATE	Available
ADJUSTABLE RATE	Available
ELIGIBLE PROPERTY	Multi-Family, Mixed-use, Mobile Home Parks, Office, Retail, Industrial, Warehouse, Single Tenant, Self-Storage
ELIGIBLE BORROWER	Single asset entity
TAX AND INSURANCE ESCROWS	Monthly deposits required
REPLACEMENT RESERVES	Per industry standards for property
RECOURSE	Full recourse
PREPAYMENT	None
REQUIRED REPORTS	Expense Deposit will be utilized to obtain an appraisal, property condition assessment and an environmental site assessment

### Sphynx Financial

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*“Moving your business Forward”*

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