

## SMALL BALANCE BRIDGE FINANCING



LOAN AMOUNT	<i>\$100K – \$5M</i>
LOAN TERM	<i>1 – 3 years I/O</i>
AMORTIZATION	<i>30 years</i>
DSCR	<i>1.20</i>
MAXIMUM LTV/CLTV	<i>65/65</i>
MIN FICO	<i>400+</i>
FIXED RATE	<i>Available</i>
ADJUSTABLE RATE	<i>Available</i>
ELIGIBLE PROPERTY	<i>Multifamily, Mixed-use, Office (office condos acceptable), Light industrial, Warehouse, Groups of condos or residential properties owned by LLC or Corp</i>
ELIGIBLE BORROWER	<i>Single asset entity</i>
TAX AND INSURANCE ESCROWS	<i>Monthly deposits required</i>
REPLACEMENT RESERVES	<i>Per industry standards for property</i>
RECOURSE	<i>Full recourse</i>
PREPAYMENT	<i>Flexible</i>
REQUIRED REPORTS	<i>Expense Deposit will be utilized to obtain an appraisal, property condition assessment and an environmental site assessment</i>

**Sphynx Financial**

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*“Moving your business Forward”*

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