

BlueKey | Capital Lending

Commercial Real Estate Bridge Loan

LENDING SUMMARY

LOAN TYPE	Senior First Mortgage Loans
LOAN AMOUNT	\$250,000 to \$3,500,000*
MAX. TERM AMORTIZATION	Up to 3 years – Interest Only
INTEREST RATE	Starting at 8.99%
ORIGINATION FEE	Starting at 2%
LOAN TO PROJECT COST	Up to 80% for multi-family Up to 75% for all others
STABLIZED TARGET LTV	Up to 60% for special use Up to 70% for generic Up to 75% for multi-family
OTHER	Full recourse to borrower Interest reserves, if required

*Larger amounts will be considered on a case by case

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Residential Fix & Flip [1- 4 units]

LENDING SUMMARY

LOAN TYPE	Residential Business Purpose Non-owner occupied
LOAN AMOUNT	\$75,000 to \$2,000,000
MAX. TERM AMORTIZATION	Up to 36 months Interest Only
INTEREST RATE	Starting at 8.99%
ORIGINATION FEE	Starting at 2%
LOAN-TO-VALUE [LTV]	Up to 75% of “as is” value not to exceed 90% LTC Up to 70% LTARV on loans with construction reserves Up to 65% LTV for cash-out refinance
RECOURSE	Personal guarantee is required for entity borrowers and at least one guarantor must be the owner of the borrower entity. Individual borrowers are allowed.
LIEN TYPE	1st position trust deeds and mortgages

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Multi-Family Fix & Flip or Hold

LENDING SUMMARY

LOAN TYPE Senior first lien mortgage loans

LOAN AMOUNT \$500,000 to \$3,500,000

MAX. TERM Up to 3 years
AMORTIZATION Interest Only

INTEREST RATE Starting at 8.99%

ORIGINATION FEE Starting at 2%

LOAN TO COST Up to 80% of project cost,
including rehab and financing

STABILIZED TARGET LTV Up to 65%

OTHER Interest reserves
Borrower experience required

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Retail Build-To-Suit Construction Lending

LENDING SUMMARY

LOAN TYPE	Senior loans for land purchase and construction of single and multi-tenant retail properties
LOAN AMOUNT	\$1,000,000 to \$15,000,000
MAX. TERM AMORTIZATION	36 months with 6-month extension Interest only
INTEREST RATE	Starting at 8.99%
ORIGINATION FEE	Starting at 2%
LOAN TO COST	Up to 100% of total project cost
LTV REPAIR VALUE	65% – 75% of fully appraised value upon rent commencement
OTHER	Project completion guarantee Interest reserves