

PROGRAM HIGHLIGHTS

10 Year Fixed

Pre-approval letter within 2 business days

OUR PROGRAM

PRODUCT HIGHLIGHTS

- Non-recourse
- Cash out
- Flexible repayment options

GENERAL PRODUCT FEATURES

- No tax Return Required
- Lifetime floor rate is set at the start rate
- Full term IO available

PROGRAM AND CREDIT FEATURES

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| LOAN PROGRAM | 10 year fixed - balloons at the end of 10 years |
| AMORTIZATION | 30 years amortization or interest only option available. |
| ELIGIBLE PROPERTIES | Multifamily, office, warehouse, self-storage, and mixed-use property types |
| INCOME | No Personal or Business tax returns required |
| LTV | Max LTV of 65% |
| LOAN AMOUNT | \$5,000,000.00 to \$100,000,000.00 |
| RECOURSE | Non-recourse with standard carve-out provisions required |
| BORROWER | All loan are required to close in the name of a Single Purpose LLC |
| TAX & INSURANCE ESCROWS | Tax & Insurance escrows required on all loans |
| FOREIGN NATIONALS | Borrower must have a checking account in a US based Bank |

How we differentiate from Commercial Banks

KDM

- ✓ Require Asset Documents Only
- ✓ No Annual Tax Docs
- ✓ Higher Borrower Cash Flow
- ✓ Require Asset Documents Only

Commercial Banks

- ✗ Require Asset & Sponsor Documents
- ✗ Annual Borrower Audits
- ✗ Annual Business Tax Docs
- ✗ Increased Insurance Requirements