

PROGRAM HIGHLIGHTS

5 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

LOAN PROGRAM	5 year fixed - balloons at the end of 5 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