

## Ease Capital is the fastest, simplest, and most reliable way to finance multifamily properties.

- » Ease provides creative bridge loans geared to a variety of different business plans including non cash flowing assets, and can provide flexible term to execute almost any renovation strategy.
- » Ease's structural creativity and entrepreneurial mentality ensures we'll put in the work to understand the business plan and focus on alignment with the sponsor - we're not a lender that's going to simply share templated terms.

Loan Amount	\$5 - 50 Million
Term	2+1+1 or 3+1+1
Interest Rate	SOFR + 375-525
Amortization	Interest only during initial term, with amortization during extensions
Maximum LTV / LTC	Up to 80%
Minimum DSCR	Deal-specific; interest reserve structured as needed
Loan Purpose	Acquisition or Refinance
Eligible Properties	Multifamily and mixed-use assets with a minimum of 5 units and 35% cap on commercial income
Geographies	East Coast and select markets around the country
Prepayment	Minimum interest with no lock-out period
Recourse	None (On a case-by-case basis a carry or completion guarantee may be required)
Origination Fee	1%-2%
Exit Fee	Up to 1% (Waived if refinanced by Ease or its partners)