

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

- » Bridge-to-perm loans provide borrowers the ability to execute their business plan while locking-in permanent financing to hedge against future spread volatility.
- » Perfect for sponsors executing a value-add business plan or assets in the process of stabilizing but need more time to finish their lease-up.



Loan Amount	\$5 - \$50 Million
Term	2+5
Interest Rate	Bridge: SOFR +375-500 Fixed: Treasury + 250-350
Interest Only	IO during floating rate period, IO available during fixed period
Amortization	IO for bridge, 30 years for permanent financing
Maximum LTV	75% at close, 65% upon stabilization
Minimum DSCR	Deal-specific, debt service reserves as required
Loan Purpose	Acquisition or Refinance: Rehab, lease-up, re-tenanting. Asset must be stabilized in 12-18 months.
Eligible Properties	5+ units multifamily and mixed-use (30% cap on commercial income), or asset being repositioned to multifamily
Geographies	East Coast and select markets around the country
Prepayment	Flexible prepayment including minimum interest on bridge and yield maintenance or step-down for perm
Recourse	Non-recourse options available, case-by-case basis may require carry or completion guarantee
Origination Fees	1% - 1.5%
Exit Fee	1%, exit fee waived if sponsor opts into permanent financing

Barclay Lynch, Head of Originations

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