

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

- Ease provides borrowers structural flexibility to maximize proceeds in a market with constrained lending parameters and liquidity.
- Strategically place floating rate debt on an asset that is stabilized to maximize proceeds, avoid amortizing on high rates, and improve optionality and flexibility to refinance or sell in the next 24-36 months if longer-term rates compress

Loan Amount	\$5 - \$50 million	
Term	Floating rate for 3 to 5 years	
Interest Rate	SOFR + 225-300	
Amortization	N/A	
Interest Only	Full term	
Maximum LTV	Up to 75%	
Minimum DSCR	1.10x	
Loan Purpose	Acquisition or Refinance	
Eligible Properties	Stabilized or near-stabilized multifamily and mixed-use (~30% cap on commercial income)	
Geographies	Eastern US plus select markets around the country	
Prepayment	Flexible step-down	
Recourse	Non-recourse with standard carve-out provisions available	
Application Fee	\$5,000	
Good Faith Deposit	\$20,000	
Origination Fee	Up to 1.0%	

Barclay Lynch, Head of Originations

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