

# PERMANENT LOAN PROGRAM (FIXED RATE)

Money360 is a leading direct marketplace lender, providing capital through its family of proprietary funds.

Money360's Permanent Loan Program (Fixed Rate) offers loans from \$1 million to \$20 million throughout the continental United States.

PURPOSE:	Fixed-rate financing on income-producing properties
GEOGRAPHY:	Continental United States
LOAN SIZE:	\$1,000,000 to \$20,000,000
PROPERTY TYPES:	Multifamily, Manufactured Home Communities, Office, Industrial, R&D Flex, Retail, Self-Storage (other asset classes considered on a case-by-case basis)
TERM:	3, 5, 7, or 10 years
AMORTIZATION:	Varies; typically 25 – 30 years
INTEREST RATES:	Pricing is based on transaction quality, location and leverage. Rates are typically 250 - 300 basis points over the corresponding treasury
PAYMENTS:	Payments calculated on an amortizing basis and made via auto-debit from borrower's account
LOAN-TO-APPRAISED VALUE:	Up to 80%
MINIMUM DSCR:	1.20x
LIABILITY:	Recourse and non-recourse offered
LOAN FEES:	Typically 1%
PREPAYMENT:	Varies; declining percentage, yield maintenance and defeasance are available
SECONDARY FINANCING:	Not allowed
OTHER COSTS:	Generally \$10,000 - \$15,000, plus legal

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Terms and Conditions Subject to Change