



*Eleanor Financial Inc.*

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## Product Info

Loan Type	Small Balance	CMBS	Life Insurance	Bridge Loans
Loan Size	\$500,000 up to \$10,000,000	\$2,000,000 and up	\$1,000,000 and up	\$1,000,000 and up
Uses	Purchase Refinance Cash Out New Construction Investment Owner User	Purchase Refinance Cash Out	Purchase Refinance Cash Out* Lower Leverages Only	Quick Close /Debt Restructuring Rehab/ Value Add /DIP Cash Out
Terms	Flexible Customized to Borrowers Needs	5,7,10	3,5,10,15,20,25	12 Months with –Two -6 month renewals
Leverage	Up to 80% for Purchase / Refinance	Up to 75% for Purchase Refinance	Up to 75% Multi-Tenant Office/ Unanchored Retail/	Up to 80% LTC/ 75% Stabilized Value

	90% Purchase/ Refinance 7A/504 only		Self-Storage Up to 70% Purchase Up to 65% Refinance	Purchase Refinance
	80% LTC/75% LTV for Construction			
Debt Service	1.20x	1.35x Debt Yield 9.0% to 9.25%	1.25x Multifamily 1.35x Commercial	N/A
Nonrecourse	Full Recourse/ Partial Required Non-Recourse on Investment Grade Assets Only	Non-Recourse	Usually Non- Recourse	Full Recourse –under \$5,000,000
Prepayment	None/ Declining	Defeasance	Yield Maintenance	1% Exit Fee/ Interest Prepayment 1-12 months
Amortization	20-30 years	Up to 30 years	25 years *30 Year Credit Tenant and Multi –Family	Interest Only
Rates	Start Rates 3.99%	190bps – 280 Bps over the Corresponding swap * 60-65% LTV loans are about 20 bps	Start Rates 4%	6% to 14%
Origination	Par – 1 %	Par- 1%	Par- 1%	1.5 % to 4% points
Property Types/Classes	Any Type	Any Type	Any Type	Any Type

	A-C Rehab OK	A-C	A-B	A-C Rehab OK
<b>Location</b>	Nationwide	Nationwide	Nationwide	Nationwide

Fixed and Floating Rate Loans of 3, 5, 7, 10 years and fully amortizing loans of 15, 20, 25 years are available. Pricing may vary depending length of loan, LTV, DSCR, property quality and market conditions. Construction financing, mezzanine and equity capital is available for select properties.