



COMMERCIAL REAL ESTATE BRIDGE LENDING PROGRAM

TYPICAL TRANSACTION TERMS	
Loan Type	<ul style="list-style-type: none"> • Senior first mortgage loans only
Loan Amount	<ul style="list-style-type: none"> • \$1,000,000 to \$10,000,000
Maximum Term Amortization	<ul style="list-style-type: none"> • Up to 2 years • Interest Only
Interest Rate	<ul style="list-style-type: none"> • 10%–13% Fixed
Origination Fee	<ul style="list-style-type: none"> • 2%–3%
Loan to Cost	<ul style="list-style-type: none"> • Up to 75%
Stabilized Target Loan to Value	<ul style="list-style-type: none"> • Up to 60% for Special Use • Up to 70% for Generic • Up to 75% for Multifamily
Other	<ul style="list-style-type: none"> • Nationwide platform • 6 months minimum interest • Full or partial recourse to borrower • Interest reserves if required

Express Capital Financing is an active lender in commercial real estate, providing bridge capital for small and medium balance transactions. Uses of proceeds include:

- Quick close transactions
- DPO financing
- Debt refinancing and restructuring
- Partner buyouts
- Repositioning of transitional assets requiring some renovation and TI/LC funds

CORPORATE OVERVIEW

Express Capital Financing is a specialty finance company that funds and services business purpose residential and commercial real estate loans. Express Capital Financing is a prominent lender of residential fix-and-flip loans, and has funded loans in 24 states since inception in partnership with an expanding list of partner lenders nation wide. Express Capital Financing offers a range of loan products in residential and commercial real estate, including:

- Single asset residential fix and flip loans up to \$2MM
- Portfolio lending for bulk purchase or refinance of residential fix-and-flip properties up to \$15MM
- Commercial real estate build-to-suit financing for single / multi-tenant retail properties up to \$10MM
- Fix-and-Flip loans for 5-50 unit multifamily properties up to \$5MM
- Commercial real estate bridge loans for transitional properties or quick close transactions across all property types up to \$10MM

Visit our website to pre-qualify and request a Free Quote



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