

## 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.
- » Hedge interest rate risk by placing a fixed-rate loan on an asset that is recently stabilized and would not qualify for a traditional bank or agency.

Loan Amount	\$2 - 25 million
Term	Fixed rate for 5, 7 or 10 years
Interest Rate	Treasury + 225-300
Interest Only	Partial and full-term IO available based on leverage and term
Amortization	30 years
Maximum LTV	Up to 80%
Minimum DSCR	1.15x
Loan Purpose	Acquisition or Refinance
Eligible Properties	Stabilized or near-stabilized multifamily and mixed-use assets (30% cap on commercial income)
Geographies	New York, New Jersey, Connecticut & Pennsylvania
Prepayment	Yield maintenance or flexible step-down prepayment
Recourse	Non-recourse with standard carve-out provisions available
Application Fee	\$5,000
Good Faith Deposit	\$20,000
Origination Fee	