



*Investment and Mortgage Bankers*

---

CFO Capital Partners  
437 Foxtract Rd. 1<sup>st</sup> Floor  
Bridgeport, NY 13030  
Off: 315-633-9653 \* eFax: 775-640-7658

## **Fixed Rate First Mortgage**

Mortgage loans for commercial and multifamily properties. We are actively seeking long-term fixed-rate financing opportunities for stable properties.

Property Types:	Multifamily, Retail, Office, Medical Office, Industrial.
Term:	Five to ten years (may be longer).
Interest Payments:	Fixed rate.
Target Loan Amount:	\$2 million to \$75 million for single assets; to \$100 million for portfolios.
Amortization:	To 30 years, may include I/O.
Prepayment:	Lockout for 3 years, negotiable thereafter.
Loan-to-Value:	To 90%.
Debt Coverage:	As low as 1.10X at closing with near-term upside.
Sample Pricing:	Ten-year fixed rate, 80% LTV, ten-year UST plus 100 - 125 bps. Ten-year fixed rate, 90% LTV, ten-year UST plus 150 - 200 bps.
Fees:	2% Origination Fee.
Recourse:	Non-recourse with standard carve-outs.
Collateral:	First Mortgage. Collateral substitution option available.
Secondary Financing:	Available as LTV improves due to increasing cash flow.
Forward Rate Lock:	Available for up to 12 months.
Philosophy:	Terms and pricing of individual transactions are dependent on transaction size, leverage, debt service coverage, the real estate story, and the sponsorship. We provide creative capital solutions and deliver swift, seamless execution for borrower clients.