

SFN REAL ESTATE DEBT & EQUITY FINANCING OVERVIEW

(SFN: 02-07-2026: Interest Rates & Terms Subject To Change Without Notice)

Email: info@sfnfinance.com

FINANCING PRODUCTS	PROPERTY TYPES	INTEREST RATES	MINIMUM LOAN / INVESTMENT (USD)	LTV RANGE	TERM & AMORT	PROPERTY LOCATION
Bridge Loans <ul style="list-style-type: none"> ➤ Construction ➤ Acquisitions ➤ Re-Positioning ➤ Discounted Debt 	All Property Types Considered	5.75%- 13.00% Fixed Rate SOFR +450 – 850+ bps Floating Rate	North America \$3,000,000 – No Maximum Outside North America \$10,000,000 – No Maximum	65% - 80%	6 Months - 3 Years	North America Western Europe Eastern Europe (case-by-case) South America (case-by-case) Asia (case-by-case)
Mezzanine <ul style="list-style-type: none"> ➤ Acquisitions ➤ Recapitalization ➤ First Mortgage ➤ Refinance ➤ Shortfall 	All Property Types Considered	7.00%-12.00% Fixed Rate SOFR +600 – 1000+ bps Floating Rate	North America \$3,000,000 – No Maximum Outside North America \$10,000,000 – No Maximum	85% - 90%	1-5 Years 7 – 10 Years (case-by-case basis)	North America South America Western Europe Asia (case-by-case)
Senior Secured Loans <ul style="list-style-type: none"> ➤ Acquisitions ➤ Refinance ➤ T&I ➤ CAPEX ➤ Owner Occupied 	All Property Types INDEXES: - <u>Floating</u> : 30 Day or Term SOFR - <u>Fixed Rate</u> : 10 Year Treasury or Swap Rates	Conventional: 4.90% - 8.70% (Depends on term, amortization, DSCR, property type & sponsorship) CMBS Conduit: 5.70% - 7.80% Agency-Multifamily: 4.90% - 6.80% Specialty-Use Properties: 6.00% - 10.50% (Storage Facilities / RV Parks / Trailer Parks) 7.50% - 12.00% (Golf Courses)	North America \$3,000,000 – No Maximum Outside North America \$10,000,000 – No Maximum	65% - 85% 60% - 75% Specialty-Use Properties: 60% - 75% (Storage Facilities / Golf Courses / RV Parks / Trailer Parks)	5-10 Year Term 20 – 30 Year Amortization 5-10 Year Term 20 – 30 Year Amortization Specialty-Use: 5-7 Year Term 10 – 25 Year Amortization	North America South America Western Europe Eastern Europe (case-by-case) Asia (case-by-case)
Joint Venture / Preferred Equity <ul style="list-style-type: none"> ➤ Value Added Opportunities 	<ul style="list-style-type: none"> ➤ Data Centers ➤ Hospitality ➤ Retail ➤ Casino ➤ Industrial ➤ Office ➤ Multi-Family ➤ Senior Housing ➤ Student Housing ➤ Medical 	8-12% Preferred Rate of Return 10-15% All-In Preferred Equity Yield	North America \$5,000,000 – No Maximum Outside North America \$10,000,000 – No Maximum	75%-95% 5.00% - 25.00% (Of Sponsor Contribution is Usually Required)	2 - 5 Years	North America South America Western Europe Asia (case-by-case) Eastern Europe (case-by-case) Middle East (case-by-case)