

REAL ESTATE DEBT & EQUITY FINANCING OVERVIEW

(SFN-01-25-2023: Subject To Change Without Notice)

Email: info@sfnfinance.com

FINANCING PRODUCTS	PROPERTY TYPES	STARTING RATES	MINIMUM LOAN / INVESTMENT (USD)	MAXIMUM LTV	TERM	GEOGRAPHY
Bridge Loans <ul style="list-style-type: none"> ➤ Construction ➤ Re-Positioning ➤ Discounted Debt Acquisitions 	All Property Types Considered	7.00%	\$5,000,000 (No Maximum)	80%	1-3 Years	North America Western Europe South America (case-by-case) Eastern Europe (case-by-case)
Mezzanine <ul style="list-style-type: none"> ➤ Acquisitions ➤ Recapitalization ➤ First Mortgage ➤ Refinance ➤ Shortfall 	All Property Types Considered	8.50%	\$5,000,000 (No Maximum)	95%	1-5 Years	North America South America Western Europe Asia (case-by-case) Eastern Europe (case-by-case)
Senior Loans <ul style="list-style-type: none"> ➤ Acquisitions ➤ Refinance ➤ T&I ➤ CAPEX 	All Property Types Specialty Use (Case by Case Basis)	5.00% 6.00%	\$5,000,000 (No Maximum) \$5,000,000 (No Maximum)	90% 80%	5-30 Years 5-20 Years	North America South America Europe Asia
Joint Venture / Preferred Equity <ul style="list-style-type: none"> ➤ Value Added Opportunities 	<ul style="list-style-type: none"> ➤ Hospitality ➤ Shopping Centers ➤ Industrial ➤ Office ➤ Multi-Family ➤ Senior Housing ➤ Student Housing 	7.75% Preferred Return	\$5,000,000 (No Maximum)	5-25% Sponsor Contribution Required	3-7 Years	North America South America Western Europe Asia (case-by-case) Eastern Europe (case-by-case)