

LENDING STRATEGY

Reunion Capital is a direct private lender that specializes in providing financing for investment properties. We lend to borrowers and on projects that don't fit the traditional bank finance box, but still make sense. Our borrowers are from all over the world and usually want a fast closing without the headaches of traditional bank timelines and paperwork requirements. We bridge the gap between traditional banks and hard money lenders. Loans are underwritten and approved internally, providing more flexibility and customer service. Listed below are our general guidelines which from time to time can be changed on a case by case basis.

PROPERTY TYPES:

Single family • Condominium • Townhouse • Rental Portfolios • Vacant Land/Lots • Hospitality Office • Multi family • Industrial • Retail • Vacation Rentals • Non Owner Occupied Properties

LOAN AMOUNT:

\$250,000 to \$5,000,000 Commercial Bridge Loan Program

MAXIMUM LTV / LTC:

Up to 65% LTV (based on stabilized value), Higher LTV with Cross Collateral or on certain asset classes
Vacant Land Up to 50% LTV

LOAN PURPOSE

Purchase • Refinance • Rehabilitation • Stabilization • Expansion • Situational

INTEREST RATE

Wall Street Journal Prime Rate plus 400 to 700 basis points depending on asset, leverage, and credit

LOAN TERMS

1 to 3 -Year Terms with Extension Provisions. Points and Exit fees determined by underwriting. Monthly interest only payments. Need to close loan under an LLC with a personal guarantee.

LOCATION

Primary, Secondary & Select Tertiary Markets in the United States.

UNDERWRITING

On average 3 to 21 Days from signed term sheet depending on borrower's timeline.

Pre approval letter can be provided on request with completed application.