

# Build on a strong foundation

TIAA Bank Commercial Real Estate





## Committed to your unique needs

We specialize in delivering a deep level of expertise, reliable service and competitive rates, but expertly crafting flexible solutions for your borrowers is our idea of true success.

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Balance sheet financing for stabilized Multifamily and Commercial Properties nationwide

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Loan sizes ranging from \$2M - \$50M+

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Fixed, floating, reset and hybrid rate options, with terms up to 15 years

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Flexible prepayment options

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Extended forward rate locks (up to 12 months)

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Low closing costs and limited escrow requirements

# Multi-tenant financing solutions that are proven

Targeting the top 200 MSAs, we provide tailored acquisition, refinance and construction take-out options for multi-tenant properties.

## Program highlights

Low cost to close

Interest only structures available

Flexible prepayment options

Non and partial recourse options available

No reserve requirements

Cash-out options

Extended forward rate lock (up to 12 months)

Warehouse | Industrial | Self storage | Office | Retail | Medical office

## Loan parameters

<b>Amount</b>	Small balance program – \$2M-\$10M Large balance program – \$10M-\$50M+
<b>Term</b>	3-10 years with balloon note structure or up to 15 years if fully amortizing
<b>Amortization</b>	Up to 30 years
<b>Loan to value</b>	Maximum 70%
<b>Debt service coverage</b>	Minimum 1.30x

Additional fees and closing costs such as insurance and/or appraisals may apply. You will be provided closing costs throughout the closing process. Some property types may not qualify. Some applications may require additional information or consideration. Product terms and conditions are subject to change. Each proposed product is subject to TIAA Bank's approval process. Normal credit standards apply.

# Multifamily capabilities with options that open doors

As a balance sheet lender targeting the top 200 MSAs, we deliver a variety of streamlined financing options for multifamily properties with 5+ units.

## Program highlights

Low cost transactions with limited escrows

Flexible prepayment options

Non and partial recourse options available

Interest only structures available

Cash-out options

Extended forward rate lock (up to 12 months)

15+ unit residential | Mixed use | Manufactured housing

## Loan parameters

<b>Amount</b>	Small balance program – \$2M-\$10M Large balance program – \$10M-\$50M+
<b>Term</b>	3-10 years with balloon note structure or up to 15 years if fully amortizing
<b>Amortization</b>	Up to 30 years
<b>Loan to value</b>	Maximum 75%
<b>Debt service coverage</b>	Minimum 1.25x

Additional fees and closing costs such as insurance and/or appraisals may apply. You will be provided closing costs throughout the closing process. Some property types may not qualify. Some applications may require additional information or consideration. Product terms and conditions are subject to change. Each proposed product is subject to TIAA Bank's approval process. Normal credit standards apply.

# Single tenant financing, so many opportunities

Equipped with an array of creative acquisition and refinancing options, our experienced commercial lending team offers the solutions your clients need.

## Program highlights

- Low cost to close
- Interest only structures available
- Non-rated and rated credits
- Flexible prepayment options
- Non and partial recourse options available
- No reserve requirements
- Cash-out options
- Non coterminous structures available
- Extended forward rate lock (up to 12 months)

Warehouse | Industrial | Office | Retail | Medical office

## Loan parameters

<b>Amount</b>	Small balance program – \$2M-\$10M Large balance program – \$10M-\$50M+
<b>Term</b>	3-10 years with balloon note structure or up to 15 years if fully amortizing
<b>Amortization</b>	Up to 30 years
<b>Loan to value</b>	Single tenant – maximum 75% Owner occupied – maximum 80% Credit tenant – maximum 85%
<b>Debt service coverage</b>	Single tenant – minimum 1.25x Owner occupied – minimum 1.35x Credit tenant – minimum 1.15x

Additional fees and closing costs such as insurance and/or appraisals may apply. You will be provided closing costs throughout the closing process. Some property types may not qualify. Some applications may require additional information or consideration. Product terms and conditions are subject to change. Each proposed product is subject to TIAA Bank’s approval process. Normal credit standards apply.

# 2021 transaction breakdown

## Recourse

Non.....	82%
Partial .....	17%
Full.....	2%

## Top states

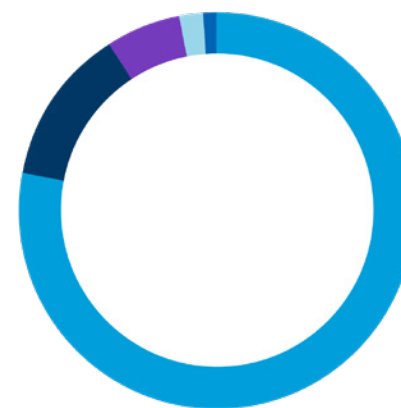
California	Ohio
Texas	Arizona
Illinois	New Jersey
Utah	Indiana
Florida	New York
Wisconsin	Washington

## Property type



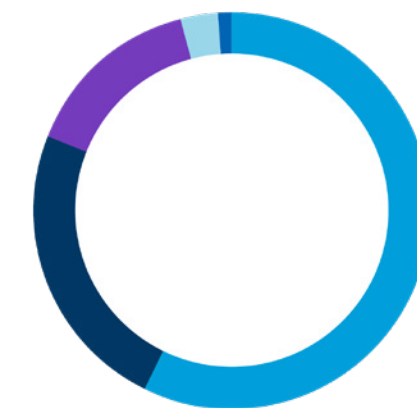
■ Multifamily*	.....	47%
■ Self storage	.....	17%
■ Retail	.....	13%
■ Office	.....	10%
■ Industrial	.....	8%
■ Medical office	.....	5%

## Product type



■ Fixed for term	.....	79%
■ Hybrid	.....	13%
■ Reset	.....	6%
■ Variable	.....	3%

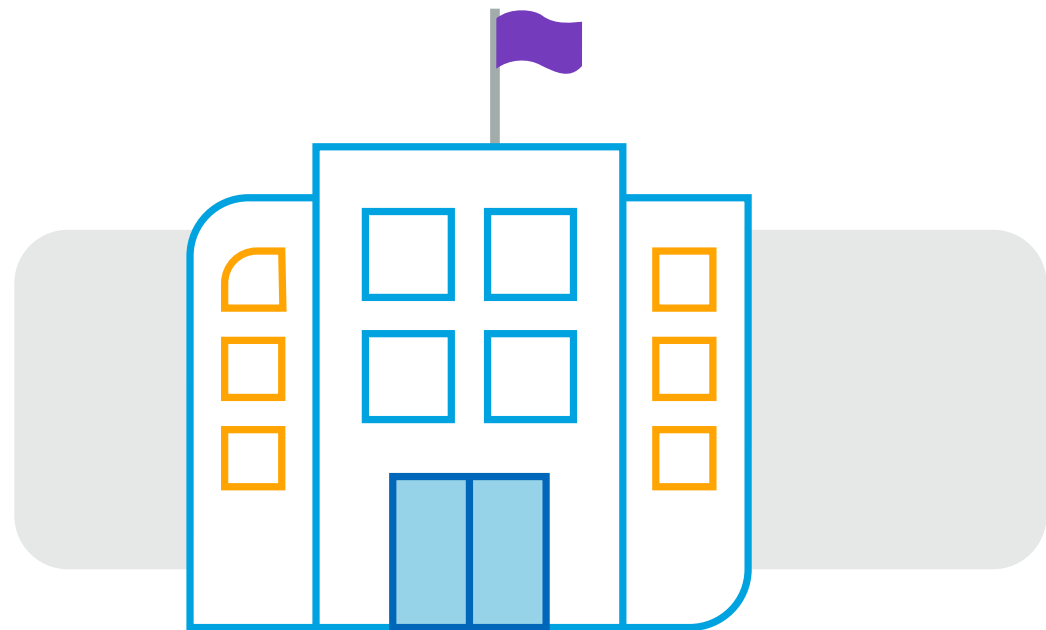
## Deal purpose



■ Cash-out refinance	.....	58%
■ Cash-neutral refinance	.....	24%
■ Acquisition	.....	15%
■ Construction takeout	.....	3%
■ Cash-in refinance	.....	1%

\*Multifamily includes student housing

# Showcasing our wins of 2021



## Transaction type

- Multifamily\* ..... page 8
- Self storage ..... page 22
- Retail ..... page 26
- Office ..... page 31
- Industrial ..... page 34
- Medical office..... page 37

\*Multifamily includes student housing

## Phoenix, AZ

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$3,850,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	7
<b>Amortization</b>	28
<b>LTV %</b>	47
<b>Recourse</b>	Non

## Rogers, AR

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$2,725,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	15
<b>Amortization</b>	15
<b>LTV %</b>	35
<b>Recourse</b>	Non

## Rogers, AR

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$2,150,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	15
<b>Amortization</b>	15
<b>LTV %</b>	32
<b>Recourse</b>	Non

## Concord, CA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$6,500,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	49
<b>Recourse</b>	Non



## Concord, CA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$10,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	50
<b>Recourse</b>	Non

## Corona, CA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$8,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	51
<b>Recourse</b>	Non

## Costa Mesa, CA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$2,500,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	41
<b>Recourse</b>	Non

## Fresno, CA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$2,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	27
<b>Recourse</b>	Non

## Fresno, CA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$6,800,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Construction takeout
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	64
<b>Recourse</b>	Partial

## Los Angeles, CA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$9,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Construction takeout
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	56
<b>Recourse</b>	Partial

## Mountain View, CA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$6,200,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	18
<b>Recourse</b>	Non

## Mountain View, CA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$4,625,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	63
<b>Recourse</b>	Non

## North Hollywood, CA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$4,400,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	50
<b>Recourse</b>	Non

## San Diego, CA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$5,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	47
<b>Recourse</b>	Non

## San Diego, CA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$22,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	54
<b>Recourse</b>	Non

## San Marcos, CA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$20,220,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	55
<b>Recourse</b>	Non

## Mary Esther, FL

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$2,868,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	65
<b>Recourse</b>	Partial

## Gainesville, GA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$1,950,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	64
<b>Recourse</b>	Partial

## Chicago, IL

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$5,150,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	57
<b>Recourse</b>	Non

## Chicago, IL

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$1,950,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	65
<b>Recourse</b>	Non

## Chicago, IL

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$5,250,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	45
<b>Recourse</b>	Non

## Chicago, IL

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$1,050,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-in refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	28
<b>Recourse</b>	Non

## Chicago, IL

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$3,500,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	55
<b>Recourse</b>	Non

## Chicago, IL

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$6,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	56
<b>Recourse</b>	Partial

## Chicago, IL

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$3,200,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	46
<b>Recourse</b>	Non

## Chicago, IL

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$47,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	48
<b>Recourse</b>	Non

## Schererville, IN

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$34,000,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	43
<b>Recourse</b>	Non

## Valparaiso, IN

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$13,500,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	15
<b>Amortization</b>	30
<b>LTV %</b>	57
<b>Recourse</b>	Non

## Bloomfield, NJ

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$8,700,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	10
<b>LTV %</b>	14
<b>Recourse</b>	Non

## Elizabeth, NJ

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$16,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	64
<b>Recourse</b>	Partial

## New York, NY

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$7,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	5
<b>Amortization</b>	30
<b>LTV %</b>	29
<b>Recourse</b>	Non

## Concord, NC

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$2,400,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	51
<b>Recourse</b>	Non

## Greenville, NC

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$1,966,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	58
<b>Recourse</b>	Partial

## Batavia, OH

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$2,800,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	67
<b>Recourse</b>	Non

## Cincinnati, OH

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$21,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	66
<b>Recourse</b>	Non

## North Canton, OH

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$3,520,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	64
<b>Recourse</b>	Non



## Fairview, OR

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$10,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	47
<b>Recourse</b>	Non

## Portland, OR

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$9,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	49
<b>Recourse</b>	Non

## Clemson, SC

### Property information

<b>Program</b>	Student housing
<b>Loan amount</b>	\$15,250,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	7
<b>Amortization</b>	30
<b>LTV %</b>	62
<b>Recourse</b>	Non

## Knoxville, TN

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$8,500,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	31
<b>Recourse</b>	Non

## Alvin, TX

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$10,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	45
<b>Recourse</b>	Non

## Fairview, TX

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$36,526,875
<b>Product</b>	Fixed for term
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	57
<b>Recourse</b>	Non

## Killeen, TX

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$11,250,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	5
<b>Amortization</b>	30
<b>LTV %</b>	63
<b>Recourse</b>	Non

## Layton, UT

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$2,250,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Construction takeout
<b>Term</b>	5
<b>Amortization</b>	30
<b>LTV %</b>	51
<b>Recourse</b>	Partial

## Provo, UT

### Property information

<b>Program</b>	Student housing
<b>Loan amount</b>	\$49,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	60
<b>Recourse</b>	Non

## Provo, UT

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$2,890,500
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	52
<b>Recourse</b>	Non

## Salt Lake City, UT

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$4,500,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	58
<b>Recourse</b>	Partial

## Bellingham, WA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$5,800,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	58
<b>Recourse</b>	Non

## Spokane Valley, WA

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$2,050,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	56
<b>Recourse</b>	Partial

## Cross Plains, WI

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$5,023,000
<b>Product</b>	Reset - TBD
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	15
<b>Amortization</b>	30
<b>LTV %</b>	64
<b>Recourse</b>	Non

## Cross Plains, WI

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$3,800,000
<b>Product</b>	Reset - TBD
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	15
<b>Amortization</b>	30
<b>LTV %</b>	66
<b>Recourse</b>	Non

## Janesville, WI

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$3,500,000
<b>Product</b>	Reset - TBD
<b>Purpose</b>	Cash-out refi
<b>Term</b>	12
<b>Amortization</b>	30
<b>LTV %</b>	69
<b>Recourse</b>	Partial

## Milwaukee, WI

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$5,100,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	48
<b>Recourse</b>	Non

## Oregon, WI

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$4,420,000
<b>Product</b>	Reset - TBD
<b>Purpose</b>	Cash-out refi
<b>Term</b>	15
<b>Amortization</b>	30
<b>LTV %</b>	65
<b>Recourse</b>	Non

## Pewaukee, WI

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$9,950,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	15
<b>Amortization</b>	30
<b>LTV %</b>	64
<b>Recourse</b>	Non

## Waukesha, WI

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$18,500,000
<b>Product</b>	Reset - TBD
<b>Purpose</b>	Cash-out refi
<b>Term</b>	15
<b>Amortization</b>	30
<b>LTV</b>	62
<b>Recourse</b>	Non

## Phoenix, AZ

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$6,300,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	41
<b>Recourse</b>	Non

## Barstow, CA

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$4,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	42
<b>Recourse</b>	Non

## San Leandro, CA

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$3,100,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	49
<b>Recourse</b>	Non

## Stockton, CA

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$9,325,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	48
<b>Recourse</b>	Non

## Saint Petersburg, FL

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$7,350,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	52
<b>Recourse</b>	Full

## Tampa, FL

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$5,300,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	59
<b>Recourse</b>	Partial

## Tampa, FL

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$5,250,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Construction takeout
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	57
<b>Recourse</b>	Partial

## Boise, ID

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$3,700,000
<b>Product</b>	Reset - TBD
<b>Purpose</b>	Cash-out refi
<b>Term</b>	15
<b>Amortization</b>	3
<b>LTV %</b>	60
<b>Recourse</b>	Non

## Nampa, ID

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$6,200,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	62
<b>Recourse</b>	Partial

## Hammonton, NJ

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$3,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	15
<b>Amortization</b>	15
<b>LTV %</b>	44
<b>Recourse</b>	Non

## Albuquerque, NM

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$5,335,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	55
<b>Recourse</b>	Non

## Charlotte, NC

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$1,910,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	25
<b>LTV %</b>	38
<b>Recourse</b>	Non



## Buda, TX

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$4,400,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	45
<b>Recourse</b>	Non

## Edinburg, TX

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$1,720,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	25
<b>LTV %</b>	48
<b>Recourse</b>	Partial

## Fort Worth, TX

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$7,856,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	3
<b>Amortization</b>	30
<b>LTV %</b>	2
<b>Recourse</b>	Non

## Leander, TX

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$5,575,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	57
<b>Recourse</b>	Non

## Clinton, UT

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$1,785,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	51
<b>Recourse</b>	Non

## Layton, UT

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$2,800,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	44
<b>Recourse</b>	Non

## Ogden, UT

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$6,250,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	5
<b>Amortization</b>	30
<b>LTV %</b>	60
<b>Recourse</b>	Non

## Mechanicsville, VA

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$4,615,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	65
<b>Recourse</b>	Non

## Gilbert, AZ

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$7,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	58
<b>Recourse</b>	Non

## Inglewood, CA

### Property information

<b>Program</b>	Single tenant
<b>Loan amount</b>	\$2,710,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	5
<b>Amortization</b>	30
<b>LTV %</b>	55
<b>Recourse</b>	Non

## Inglewood, CA

### Property information

<b>Program</b>	Credit tenant
<b>Loan amount</b>	\$2,800,000
<b>Product</b>	Reset - TBD
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	47
<b>Recourse</b>	Non

## Los Angeles, CA

### Property information

<b>Program</b>	Credit tenant
<b>Loan amount</b>	\$6,600,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	39
<b>Recourse</b>	Non

## Loveland, CO

### Property information

<b>Program</b>	Credit tenant
<b>Loan amount</b>	\$1,800,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	25
<b>LTV %</b>	35
<b>Recourse</b>	Non

## Boca Raton, FL

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$14,200,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	57
<b>Recourse</b>	Non

## Chicago, IL

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$3,200,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	56
<b>Recourse</b>	Non

## Orland Park, IL

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$2,919,375
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	68
<b>Recourse</b>	Non

## Elkhart, IN

### Property information

<b>Program</b>	Credit tenant
<b>Loan amount</b>	\$2,242,500
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	25
<b>LTV %</b>	65
<b>Recourse</b>	Non

## Wappingers Falls, NY

### Property information

<b>Program</b>	Credit tenant
<b>Loan amount</b>	\$2,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	15
<b>Amortization</b>	15
<b>LTV %</b>	212
<b>Recourse</b>	Non

## Dunkirk, OH

### Property information

<b>Program</b>	Credit tenant
<b>Loan amount</b>	\$2,300,000
<b>Product</b>	Variable
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	5
<b>Amortization</b>	30
<b>LTV %</b>	61
<b>Recourse</b>	Partial

## Hilliard, OH

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$2,300,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	45
<b>Recourse</b>	Partial

## Lima, OH

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$2,520,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	60
<b>Recourse</b>	Partial

## Powell, TN

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$3,350,750
<b>Product</b>	Fixed for term
<b>Purpose</b>	Acquisition
<b>Term</b>	5
<b>Amortization</b>	25
<b>LTV %</b>	63
<b>Recourse</b>	Non

## Herriman, UT

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$3,800,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	59
<b>Recourse</b>	Full

## South Jordan, UT

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$2,604,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	4
<b>Amortization</b>	30
<b>LTV %</b>	65
<b>Recourse</b>	Non

## Tempe, AZ

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$9,995,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	61
<b>Recourse</b>	Non

## Auburn, CA

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$2,050,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	47
<b>Recourse</b>	Non

## Brea, CA

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$5,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	5
<b>Amortization</b>	30
<b>LTV %</b>	40
<b>Recourse</b>	Partial

## Burbank, CA

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$4,000,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	49
<b>Recourse</b>	Non

## Los Altos, CA

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$7,915,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	50
<b>Recourse</b>	Non

## San Diego, CA

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$3,390,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	46
<b>Recourse</b>	Non

## East Point, GA

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$26,500,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	67
<b>Recourse</b>	Non

## Louisville, KY

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$13,260,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	25
<b>LTV %</b>	52
<b>Recourse</b>	Non



## North Aurora, IL

### Property information

<b>Program</b>	Multifamily
<b>Loan amount</b>	\$4,050,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Cash-neutral refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	65
<b>Recourse</b>	Partial

## Eatontown, NJ

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$9,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	25
<b>LTV %</b>	65
<b>Recourse</b>	Non

## Dallas, TX

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$5,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	25
<b>LTV %</b>	51
<b>Recourse</b>	Non

## San Antonio, TX

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$9,500,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	50
<b>Recourse</b>	Non

## Colorado Springs, CO

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$3,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	27
<b>Recourse</b>	Non

## Deerfield Beach, FL

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$4,100,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	56
<b>Recourse</b>	Partial

## Hoffman Estates, IL

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$3,100,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	25
<b>LTV %</b>	69
<b>Recourse</b>	Non

## Eastlake, OH

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$2,800,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	7
<b>Amortization</b>	25
<b>LTV %</b>	56
<b>Recourse</b>	Partial

## Austin, TX

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$3,950,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	25
<b>LTV %</b>	50
<b>Recourse</b>	Non

## Houston, TX

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$2,500,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	25
<b>LTV %</b>	28
<b>Recourse</b>	Non

## Cedar Park, TX

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$4,086,500
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	25
<b>LTV %</b>	46
<b>Recourse</b>	Non

## Conroe, TX

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$10,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	25
<b>LTV %</b>	60
<b>Recourse</b>	Non

## Virginia Beach, VA

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$5,100,000
<b>Product</b>	Variable
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	70
<b>Recourse</b>	Non

## Woodinville, WA

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$12,500,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	31
<b>Recourse</b>	Non

## Phoenix, AZ

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$7,475,000
<b>Product</b>	Hybrid
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	61
<b>Recourse</b>	Non

## Newport Beach, CA

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$5,000,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	7
<b>Amortization</b>	30
<b>LTV %</b>	41
<b>Recourse</b>	Non

## South San Francisco, CA

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$6,200,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	25
<b>LTV %</b>	44
<b>Recourse</b>	Non

## Hollywood, FL

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$9,700,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Cash-out refi
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	62
<b>Recourse</b>	Non

## Carrollton, TX

### Property information

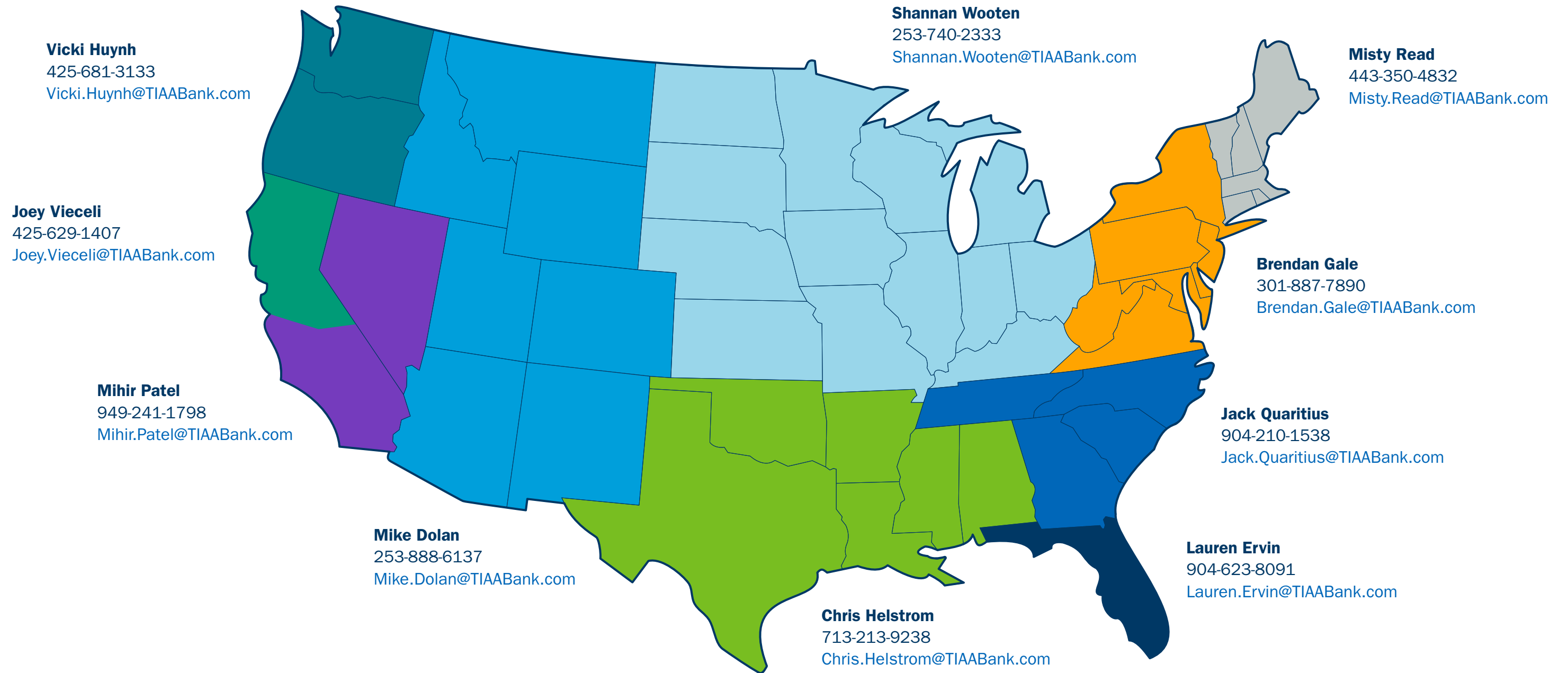
<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$3,975,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	60
<b>Recourse</b>	Partial

## Kaysville, UT

### Property information

<b>Program</b>	Multi-tenant
<b>Loan amount</b>	\$3,600,000
<b>Product</b>	Fixed for term
<b>Purpose</b>	Acquisition
<b>Term</b>	10
<b>Amortization</b>	30
<b>LTV %</b>	65
<b>Recourse</b>	Non

# Commercial Real Estate Sales Deployment





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