



READY CAPITAL®

Fixed Rate Lending



Creative Solutions. Reliable Results.

Unique lending product with flexibility to match product terms to borrower and property goals.

Stabilized or stabilizing properties subject to minimum debt yields.

Long term fixed rate bridge-to-permanent loans inclusive of short initial transition periods.

Ready Capital retains control and ultimate decision rights on servicing and prepayment penalties for the life of the loan.

Product Eligibility

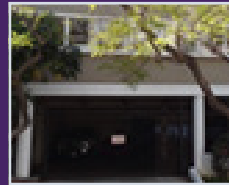
Property Types	Multifamily, office, retail, industrial, self-storage and hospitality Stabilized properties and stabilizing properties subject to minimum debt yields
Rates	4.75% to 6.00%
Loan Size	\$1MM to \$25MM (portfolios up to \$100M)
Loan Purpose	Acquisition, refinance, recapitalization, cash out
Terms	2 years to 10 years Can consider longer terms on case-by-case basis
Leverage	Up to 80% in select markets
Recourse	Non-recourse with standard carveouts
Prepayment	Flexible prepayment schedules Yield maintenance, step-down and up to 20% UPB can be repaid on a rolling 12 month basis without prepayment penalty
Debt Service Coverage	As low as 1.20x (Lower case-by-case)
Amortization	Full and partial term interest only Up to 30 year amortization
Origination	Par

\$40,650,000
Mixed Use | Various States



10 Year Term
30 Month Interest
Only Cash-Out Refinance

\$9,000,000
Office | Los Angeles, CA



4 Year Term
Interest Only
Refinance

\$2,700,000
Multifamily | Seattle, WA



10 Year Term
30 Year Amortization
Cash-Out Refinance



OPERATING LOCATIONS

New York
1251 Avenue of the Americas,
50th Floor
New York, NY 10020
(212) 257-4600

Texas
1320 Greenway Drive,
Suite 560
Irving, TX 75038
(888) 354-0822



READY CAPITAL®

For media inquires please contact Jennifer Graziano | info@readycapital.com | 866-379-0967

www.ReadyCapital.com | cre@readycapital.com

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