

## Agency Lending

Ready Capital offers its clients access to a portfolio of Agency products. For Bridge-to-Agency loans, ROFR is offered on refinances to referral sources with an Agency platform.

	In-house	As correspondent to an Agency lender		
	Freddie Mac SBL	Fannie Mae DUS	HUD FHA 223(f)	Freddie Mac Conventional
<b>LOAN AMOUNT</b>	Up to \$7.5 million	\$5 million and up	\$1 million and up	\$7.5 million and up
<b>LOAN TERM</b>	Up to 20 years	Up to 30 years	Up to 35 years	Up to 30 years
<b>AMORTIZATION</b>	Up to 30 years	Up to 30 years	Up to 35 years	Up to 30 years
<b>INTEREST ONLY</b>	IO periods available	IO periods available	IO periods available	IO periods available
<b>DSCR REQUIREMENT</b>	1.20x	1.25x	1.20x	1.25x
<b>LEVERAGE</b>	Up to 80% LTV	Up to 80% LTV	Up to 90% LTV	Up to 80% LTV
<b>INTEREST RATE</b>	Tiered pricing matrix	Tiered pricing matrix	Tiered pricing matrix	Tiered pricing matrix
<b>RATE TYPE</b>	Fixed or hybrid	Fixed or floating	Fixed	Fixed or hybrid
<b>RECOURSE</b>	Non-recourse except for standard carve-outs	Non-recourse except for standard carve-outs	Non-recourse except for standard carve-outs	Non-recourse except for standard carve-outs
<b>PREPAYMENT</b>	Customizable yield maintenance and declining prepayment available	Customizable yield maintenance and declining prepayment available	Customizable yield maintenance	Customizable yield maintenance and declining prepayment available
<b>ASSET TYPES</b>	Multifamily, minimum 5 units	Multifamily, minimum 5 units	Multifamily, minimum 5 units	Multifamily, minimum 5 units
<b>COMMERCIAL SPACE</b>	Case-by-case	Up to 35% of NLA and 20% of EGI	Case-by-case	Case-by-case

As of January 2021

### BRIDGE TO AGENCY

When refinancing a Ready Capital bridge loan with one of the above programs through Ready Capital, borrowers benefit from:

**IMPROVED ECONOMICS**

**QUICK CLOSINGS  
AND STREAMLINED  
DOCUMENTATION**

**MINIMAL PREPAYMENT PERIODS**

#### BRIDGE LENDING TEAM

**David A. Cohen**, Managing Director-New York  
212.301.1883 | david.cohen@readycapital.com

**Jordan Goforth**, Executive Director-West Coast  
310.299.0211 | jordan.goforth@readycapital.com

**Mark Blaha**, Director-Chicago  
312.444.0221 | mark.blaha@readycapital.com

**David Kwitman**, CFA, Director-New York  
212.301.1892 | david.kwitman@readycapital.com

**Fernando Mendez**, Director-New York  
212.301.1884 | fernando.mendez@readycapital.com

**Alex Gursky**, Vice President-New York  
212.301.1891 | alex.gursky@readycapital.com

**Scott Findlay**, Senior Associate-New York  
332.216.3375 | scott.findlay@readycapital.com

**Harris Teiger**, Associate-New York  
332.205.6886 | harris.teiger@readycapital.com

**Liam Delaney**, Senior Analyst-New York  
212.301.1897 | liam.delaney@readycapital.com

**Garrett Jacobs**, Senior Analyst-New York  
332.228.2251 | garrett.jacobs@readycapital.com

**Jesse DiGiovanni**, Analyst-West Coast  
310.299.0212 | jesse.digiovanni@readycapital.com



**READY  
CAPITAL®**  
www.readycapital.com