



READY CAPITAL®

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Large Opportunistic Bridge

Ready Capital, a multi-strategy real estate finance company, sources situational, risk-adjusted large-balance bridge transactions across a broad range of commercial property types, including multifamily, retail, mixed-use, hospitality, office, and industrial assets.

LOAN PURPOSE	Acquisition, refinance, and recapitalization
LOAN AMOUNT	\$35MM - \$300MM
LOAN TERM	Up to five years, including extensions where applicable; minimum two-year term
LEVERAGE	Up to 80% to 85%+/- LTC/LTV
RATE	Starting at SOFR + mid/low 300s for multifamily, with higher spreads depending on property type and leverage
PROPERTY TYPE	All commercial product types, including multifamily (and related property types), retail, mixed use, hotel, office, industrial
SITUATIONAL/ OPPORTUNISTIC	Situational and opportunistic transactions such as providing note-on-note financing
FEES	1.00% origination fee; 0.25%+ exit fee 0.25%+ extension fee
IN-PLACE DEBT YIELD	No minimum required; preference for transactions with positive cashflow or near term path to positive cash flow
FUTURE ADVANCES	Capital expenditures, interest and carry reserves, TI/LC reserves, and additional reserves, as needed
NON-RECOURSE	Non-recourse with standard carve-outs Further guarantees may be required
LOCATION	Top 50 MSAs
PREPAYMENT	Minimum interest; no lockout

Capital for loans is provided through Ready Capital's balance sheet and other funding sources, including through accounts managed by Ready Capital's external manager, Waterfall Asset Management, an investment manager specializing in asset-backed credit, whole loans, and real assets.

For more information, please contact your relationship manager

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