



# Old Capital Lending

You have a friend in the mortgage business.

## Multifamily Conduit Program

Purchase or Refinance  
Non-Recourse

Loan Amounts     \$2,000,000-\$50,000,000

<u>Term:</u>	25-35 years
<u>Loan Programs:</u>	5-20 years (FIXED Period)
<u>Pre-Pay:</u>	Defeasance
<u>Purchase:</u>	up to 80% LTV MAX DCR – 1.25
<u>Refinance:</u>	up to 80% LTV MAX DCR – 1.30
<u>Property Type:</u>	“C” or better property. No significant deferred maintenance. NO MIXED USE.
<u>Margin:</u>	1.20% - 1.60%
<u>Index:</u>	10 YR Treasury
<u>Borrower:</u>	Strong financial sponsorship required. Must have 650 FICO Minimum middle FICO. No mortgage derogs within previous 36 months.
<u>Documents needed:</u>	Signed Application, Certified Rent Roll Certified Operating Statements Full Financials on borrowing entity