

## LENDING STRATEGY

Red Oak Financial is a direct lender that specializes in short-term financing for commercial real estate projects that don't quite fit in the traditional finance box, but still make sense. Loans are underwritten and serviced internally, providing more flexibility and direct customer service.

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### PROPERTY TYPES:

Hospitality • Industrial • Medical Office • Mixed Use • Multifamily • Manufactured Housing • Retail • Self Storage

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### LOAN AMOUNT:

\$1,000,000 to \$10,000,000

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### MAXIMUM LTV / LTC:

Up to 75% LTV (based on stabilized value)

Up to 85% LTC (based on Executive Committee approval)

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### LOAN PURPOSE

Purchase • Refinance • Rehabilitation • Stabilization • Expansion • Situational

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### INTEREST RATE

8.00% - 11.00% Fixed Rate (interest only)

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### LOAN TERMS

1 to 3-Year Terms with Extension Provisions

3 to 5 Points to Lender

Interest Accrual and Exit Fees (on higher loan-to-cost transactions)

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### LOCATION

Primary, Secondary & Select Tertiary Markets

Minimum Population of 25,000 to 50,000 People

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### UNDERWRITING

Senior Position (secondary financing prohibited)

Full / Limited Recourse

Full Funding with Holdback

