

Red Oak is debt fund sponsor that specializes in providing short-term, structured financing solutions on commercial real estate projects in primary, secondary and select tertiary markets. Our experienced team of capital markets and lending experts applies institutional-caliber underwriting standards to small-balance sheet loans.

30+

Years of Licensed
Lending Experience

150+

Years of Combined
Commercial Real
Estate Experience

\$5B

Originated,
Underwritten & Closed
in Past 10 Years

8

Down-Cycles
Managed

CORE BRIDGE LOAN PROGRAM

PROGRAM DESCRIPTION

Fixed-rate bridge lending program for institutional-quality commercial real estate assets that are in transition, are currently cash flowing (1.00x or greater) and require additional funds/time to reach stabilization.

WHY CONSIDER THIS PROGRAM?

- You're seeking short-term funding to rehabilitate, reposition or stabilize an asset
- You need financing to complete a property acquisition or redevelopment project
- You need flexible, non-permanent capital to implement the renovation and stabilization of a core commercial real estate asset

WHY CHOOSE RED OAK?

Red Oak can provide a moderately higher LTC and more attractive rates than many other small- to mid-balance bridge lenders in the market.

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GARY BECHTEL, Chief Executive Officer

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CORE BRIDGE LOAN PROGRAM

PROPERTY TYPES	Multifamily, Industrial, Retail, Mixed Use, Hospitality, Office, Medical Office, Self-Storage, Manufactured Housing
LOAN AMOUNT	\$2 Million to \$20 Million
LOAN PURPOSE	Acquisition, Refinance, Rehabilitation, Situational, Stabilization
PROPERTY LOCATION	Primary and secondary markets only
MAXIMUM LTV/LTC	Up to 75% LTV (based on stabilized value) Up to 75% LTC (based on transaction underwriting)
INTEREST RATE	Starting at 6.99% (interest only)
LOAN TERM	1 to 5 Years (fully extended)
EXTENSIONS	Periods of 6 to 12 months, available at market extension fees
ORIGINATION FEES	1 to 2 Points to Lender
EXIT FEES	Exit fees based on required yield
LIEN POSITION	Senior Position (secondary financing prohibited)
FUNDING STRUCTURE	Full funding with holdback
RECOURSE	Non-recourse, other than standard “bad boy acts” or recourse structure for higher-risk transactions
TIMING TO CLOSE	30 to 45 days from acceptance of LOI and receipt of deposits
DEBT SERVICE RESERVE	Properties must provide at least break-even debt service coverage (1.00x on existing cash flow)
PREPAYMENT PENALTY	Minimum interest, generally half of initial loan term
TI/LC & FUTURE ADVANCES	Future funding facility toward tenant improvements, leasing commissions and rehabilitation costs
DEPOSITS	Expense deposit adequate to cover costs for third-party reports, legal fees and other customary due diligence or underwriting costs

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