

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.

**50**

Years of Licensed  
Lending Experience

**230**

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

Floating-rate bridge lending program for institutional-quality commercial real estate assets that are in transition, are currently cash flowing (1.00x or greater on proposed loan amount) 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.

**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, 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	1-Month Term SOFR plus 450BPs – 550BPs (interest only)
LOAN TERM	1 to 5 Years (fully extended)
FLOOR / RATE CAP	The rate/floor will be set at the closing of the loan. No Rate Cap will be required
EXTENSIONS	Up to three (3) extension of 12 months each, at market extension fees
ORIGINATION FEES & EXIT FEES	Market-competitive fees based on the loan size, leverage, complexity and timing of the transaction
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	Typically 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 based on proposed loan amount)
PREPAYMENT PENALTY	Minimum interest, generally half of the initial loan term
TI/LC & FUTURE ADVANCES	Future funding facility toward tenant improvements, leasing commissions and other approved 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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