

HARBORVIEW

Harborview Capital Partners is a full service commercial real estate finance, equity and advisory firm. Our mission is to be an innovative partner with our clients by providing unparalleled access to debt, equity and advisory services for all of the commercial real estate asset classes including multifamily, healthcare, office, retail, industrial and hospitality. Our industry leading proprietary mezzanine loan program allows us to consistently deliver exceptional results for our clients. We are humbled by the relationships we have built and maintained over the years and look forward to continuing our goal of providing clarity in lending and certainty of execution.



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HARBORVIEW CAPITAL PARTNERS

HEALTHCARE | MULTIFAMILY | RETAIL | OFFICE | HOSPITALITY

SKILLED NURSING | ASSISTED LIVING | INDEPENDENT LIVING | MEMORY CARE | CONTINUING CARE RETIREMENT COMMUNITIES

Acquisition & Refinance (5 to 35 years)

- LTV%: SNF 80%, ALF 80%, ILF 70%
- Rate: 200 to 300 bps over T-SWAP
- Minimum Loan Size: \$5,000,000
- Minimum DSC: 1.45
- Origination Fee: varies by deal

Bridge (24 to 36 months)

- LTV%: up to 75%
- Rate: 30 day LIBOR+350 with 150 LIBOR floor (total 5% threshold) or T-SWAP plus 300
- Minimum Loan Size: \$5,000,000
- Minimum DSC: 1.45
- Origination Fee: 1.5% (varies by deal)

New Construction (amortization from 25 to 40 years)

- LTC%: up to 70%, agency 75(ALF)-80%(SNF)
- Rate: 300 to 400bp over ten year swap
- Minimum Loan Size: \$10,000,000
- Minimum DSC: 1.45
- Origination Fee: varies by deal

Equity

- Joint Venture and Preferred Equity
- Minimum Deal Size: \$10,000,000
- Minimum Equity Raise: \$5,000,000
- Cash on Cash Return Range: 7-12%
- Internal Rate of Return Range: Mid-teens to low twenties
- Sponsor Participation: minimum 5%
- Sponsor Experience (REO, PFS, BIO required)
- Origination: 3 points (varies by deal)

Mezzanine

- LTV%: up to 90% of total transaction
- Rate: 8-12% depending on transaction type (turnaround, performing, etc.)
- Minimum Loan Size: \$1,000,000
- Minimum DSC: 1.25
- Origination Fee: 1.5% (varies by deal)

Capital sources include our balance sheet, HUD, institutional capital providers, private equity groups and commercial banking partners.

Rates and fees will be competitive, and vary by region. Please note all terms are subject to change and are for discussion purposes only. Please contact a Harborview Capital Partners originator to discuss the specific terms of your project and arrange for a no cost deal sizing.

HEALTHCARE | MULTIFAMILY | RETAIL | OFFICE | HOSPITALITY

Acquisition & Refinance

- LTV%: 75-80%
- Rates: fixed and floating (Libor and T-Swap base)
- Terms: 5/1, 7/1, 10/1
- Amortization: 20, 25, and 30 years
- Minimum Loan Size: \$1,000,000
- Minimum DSC: 1.25
- Origination Fee: varies by deal
- Most loans have a pre-payment penalty/YM

New Construction

- LTC%: 65-70%
- Rate: 300 to 400 bps over Libor (Caps Possible)
- Minimum Loan Size: \$5,000,000
- Minimum DSC: 1.25
- Origination Fee: 1% (varies by deal)

Short term and Bridge (12 to 36 months)

- For Properties needing debt to stabilize
- Can convert to permanent financing
- LTV%: up to 75%
- Rate: LIBOR+375
- Minimum Loan Size: \$5,000,000
- Minimum DSC: 1.25
- Most loans have a pre-payment penalty
- Origination Fee: 1.5% (varies by deal)

Equity

- Joint Venture and Preferred Equity
- Minimum Deal Size: \$10,000,000
- Minimum Equity Raise: \$5,000,000
- Cash on Cash Return Range: 7-12%
- Internal Rate of Return Range: Mid-teens to low twenties
- Sponsor Participation: minimum 5%
- Sponsor Experience (REO, PFS, BIO required)
- Origination: 3 points (varies by deal)

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HEALTHCARE | MULTIFAMILY | RETAIL | OFFICE | HOSPITALITY

SINGLE TENANT | SHOPPING CENTER | ENCLOSED MALL

Acquisition & Refinance

- LTV%: 75-80%
- Rate: LIBOR (1M) + 200-250, or T-Swap Base
- Terms: 5/1, 7/1, 10/1
- Amortization: 20, 25 and 30 year (typically 25)
- Minimum Loan Size: \$500,000
- Minimum DSC: 1.25
- Origination Fee: .5-1%
- National Markets with better terms for A and B Locations.

Short Term and Bridge Loans

- For properties needing short term debt until stabilization (vacant but have LOI'S)
- Can convert to permanent financing
- Term: 12-36 months
- LTV%: 60-75%
- Rate: 300 to 400 bps over Libor
- Minimum Loan Size: \$2,000,000
- Minimum DSC: 1.25
- Origination Fee: 1% (varies by deal)
- New Construction LTC: maxed at 65%

Equity

- Joint Venture and Preferred Equity
- Minimum Deal Size: \$10,000,000
- Minimum Equity Raise: \$5,000,000
- Cash on Cash Return Range: 7-12%
- Internal Rate of Return Range: Mid-teens to low twenties
- Sponsor Participation: minimum 5%
- Sponsor Experience (REO, PFS, BIO required)
- Origination: 3 points (varies by deal)

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HEALTHCARE | MULTIFAMILY | RETAIL | OFFICE | HOSPITALITY

Acquisition & Refinance

- LTV%: 75-80%
- Rate: LIBOR (1M) + 200-250, or T-Swap Base
- Terms: 5/1, 7/1, 10/1
- Amortization: 20, 25 and 30 year (typically 25)
- Minimum Loan Size: \$500,000
- Minimum DSC: 1.25
- Origination Fee: .5-1%
- National Markets with better terms for A and B Locations.

Short Term and Bridge Loans

- For properties needing short term debt until stabilization (vacant but have LOI'S)
- Can convert to permanent financing
- Term: 12-36 months
- LTV%: 60-75%
- Rate: 300 to 400 bps over Libor
- Minimum Loan Size: \$2,000,000
- Minimum DSC: 1.25
- Origination Fee: 1% (varies by deal)
- New Construction LTC: maxed at 65%

Equity

- Joint Venture and Preferred Equity
- Minimum Deal Size: \$10,000,000
- Minimum Equity Raise: \$5,000,000
- Cash on Cash Return Range: 7-12%
- Internal Rate of Return Range: Mid-teens to low twenties
- Sponsor Participation: minimum 5%
- Sponsor Experience (REO, PFS, BIO required)
- Origination: 3 points (varies by deal)

Rates and fees will be competitive, and vary by region. Please note all terms are subject to change and are for discussion purposes only. Please contact a Harborview Capital Partners originator to discuss the specific terms of your project and arrange for a no cost deal sizing.

HEALTHCARE | MULTIFAMILY | RETAIL | OFFICE | HOSPITALITY

Acquisition & Refinance

- LTV%: 75%
- Rate: LIBOR (1M) + 200-250, or T-Swap Base
- Terms: 5/1, 7/1, 10/1
- Amortization: 20, 25 and 30 years
- Minimum Loan Size: \$3,000,000
- Minimum DSC: 1.25
- Origination Fee: Between .5% and 1%
- National Markets with better terms for A and B locations.

Short Term and Bridge Loans

- For properties needing short term debt until stabilization
- Can convert to permanent financing
- Term: 12-36 months
- LTV%: 60-75%
- Rate: varies, 300 to 400 bps over Libor
- Minimum Loan Size: \$3,000,000
- Minimum DSC: 1.25
- Origination Fee: 1% (varies by deal)
- New Construction LTC: 65%

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DEBT | EQUITY | ADVISORY