

## MULTIFAMILY LOANS CRITERIA

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| <b>LOAN PURPOSE:</b>          | KRAM Capital is happy to help you secure multifamily funding for your apartment property. Securing multifamily funding may seem complicated, but KRAM Capital and our team of professionals can walk you through the process to get you the money you need for your multifamily opportunity. Apply today to get started! |
| <b>PROPERTY TYPE:</b>         | Multifamily/Apartments, Manufactured Housing, Student Housing, Mixed Used, Affordable Housing, Senior Housing, Manufactured Housing  |
| <b>LENDING AREAS:</b>         | Nationwide   |
| <b>MAXIMUM LTV:</b>           | Up to 90%  |
| <b>MIN LOAN AMOUNT:</b>       | \$1,000,000  |
| <b>LOAN TERMS:</b>            | Up to 30 Years. Interest only option available   |
| <b>OCCUPANCY REQUIREMENT:</b> | Up to 90% Physical occupancy   |
| <b>REPLACEMENT RESERVES:</b>  | Minimum of \$250 per unit annum  |
| <b>RECOURSE:</b>              | Non-recourse   |
| <b>PREPAYMENT:</b>            | Yield Maintenance and declining prepayment available   |



### CONTACT:

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