

## MULTIFAMILY LOANS CRITERIA

LOAN PURPOSE:	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!
PROPERTY TYPE:	Multifamily/Apartments, Manufactured Housing, Student Housing, Mixed Used, Affordable Housing, Senior Housing, Manufactured Housing
LENDING AREAS:	Nationwide
MAXIMUM LTV:	Up to 90%
MIN LOAN AMOUNT:	\$1,000,000
LOAN TERMS:	Up to 30 Years. Interest only option available
OCCUPANCY REQUIREMENT:	Up to 90% Physical occupancy
REPLACEMENT RESERVES:	Minimum of \$250 per unit annum
RECOURSE:	Non-recourse
PREPAYMENT:	Yield Maintenance and declining prepayment available



### CONTACT:

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