

PERMANENT LOAN PROGRAM

PURPOSE:	Purchase or Refinance income producing properties with fixed rate financing.
GEOGRAPHY:	Nationwide
LOAN SIZE:	\$500K -to- \$30 million
PROPERTY TYPES:	multifamily, manufactured home communities, Office Industrial, Retail, Self Storage, Hospitality and Special Purchase
LOAN TERM:	5,7, or 10 years
AMORTIZATION:	25 or 30
INTEREST RATES:	Pricing is based on transaction quality, location and leverage
LOAN TO VALUE:	up to 80%
MINIMUM DSCR:	1.20
LIABILITY:	Recourse and nonrecourse offered
PREPAYMENT:	Varies, declining percentage and fixed

Terms and Conditions Subject to Change



CONTACT:
 phone: 470.447.2077
 email: info@kramcapital.com
 website: kramcapital.com