



Ahead of the Curve

CMBS



CURRENT CONDUIT LOAN PARAMETERS

LOAN AMOUNTS	Minimum \$2,000,000 to \$50,000,000		
LOAN PURPOSE	Acquisitions and Refinances		
AMORTIZATION	20, 25, 30 years		
LOAN TERM	5, 7 or 10 years		
INTEREST ONLY	Will be offered on a deal by deal basis		
INTEREST RESERVE	Upfront Debt Service Reserves will be assessed on a deal by deal basis.		
OTHER RESERVES	Real Estate Taxes, Insurance, Replacement Reserves, TI/LCs, etc.		
MARKET	Nationwide		
ASSETS	<p>Preferred Assets: Multifamily, Manufactured Housing, Self Storage, and Industrial.</p> <p>Secondary Assets: Office, Retail, Mixed-Use (ground floor retail), Student Housing, Limited Service Hotels, Single-Tenant will be looked at on a deal by deal basis.</p>		
MAXIMUM LTV		TOP MSAs	OTHER MSAs
	Preferred	75.0%	70.0%
	Secondary	65.0%	60.0%
MINIMUM DY		TOP MSAs	OTHER MSAs
	Preferred	7.5%	8.0%
	Secondary	8.5%	9.0%
MINIMUM DSCR		TOP MSAs	OTHER MSAs
	Preferred	1.25x	1.30x
	Secondary	1.35x	1.40x

- ELIGIBLE PROPERTY TYPES**
- Multifamily
(5+ Units) - walkups permitted
 - Mixed-Use
 - Manufactured Housing
(3 stars and higher)
 - Multi-Tenant Light-Industrial/
Warehouse/Flex/R&D
 - Multi-Tenant Office
including Medical
 - Multi-Tenant Retail
(excludes Regional Malls)
 - Credit / Single Tenant
Stand-Alone Retail
 - Self-Storage
 - Student Housing
 - Limited Service Hotels
(national flag affiliation in
major markets)

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