



Advanced Commercial Credit International (ACI) Limited

Head Office: Canadian Address: Suite #300, 1600 Bedford Highway, Bedford NS Canada Tel: (888) 755-8355 Fax: (902) 484-7081

www.advancedcommercialcredit.com

With Offices in USA and Canada

Commercial Mortgage Underwriting & Lending Services

\$25,000,000 Minimum Financing Program

FIVE-YEAR, FIXED-RATE LOAN PROGRAM INDICATIVE TERMS

Property Type Eligibility	<p><u>Eligible Property Types</u></p> <ul style="list-style-type: none"> • Stabilized property only • Office, Retail, Warehouse, Multifamily Buildings, including Medical Office • Anchored Retail Shopping Centers • Warehouse/Distribution Buildings • Multi-Family Apartments • Hotels on a very select, low-leveraged basis (50% LTV Max.) 	<p><u>Ineligible Property Types</u></p> <ul style="list-style-type: none"> • Property that has not achieved and maintained stabilized occupancy and operations (i.e. no earn-outs or future funding) • Un-Anchored Retail Shopping Centers
Loan Amount	\$25 million minimum	
Eligible Locations	Focus MSAs with 100,000 minimum population, offering strong current and historical growth metrics, along with equilibrium in supply and demand for relevant property type	
Loan-to-Value Ratio	Maximum of 65% LTV Ratio, minimum 12% debt yield based upon Underwritten Net Cash Flow	
Loan Pricing	Fixed-rate approximately 8.50% -- will vary based upon specific asset and leverage characteristics	
Amortization	Maximum 30-Year Amortization Schedule. No Interest-Only Loans	
Loan Term	5 years	
Origination Fee	1.0% of the Loan Amount	
Processing Fee	\$15,000 minimum	
Borrowing Entity	Must be bankruptcy-remote, Special Purpose Entity, Tenants-in-Common ownership not allowed	
Recourse	Loan shall be Non-Recourse, with standard Non-Recourse Carve-Outs	
Reserves	Reserves shall be required for capital items such as Replacements, Tenant Improvements and Leasing Commissions	
Prepayment Option	Loan may be prepaid after the 24 th month, subject to Defeasance	
Due-on-Sale	Loan shall be due-on-sale and shall not be assumable	
Loan Servicing	GSCMC, or assignee, shall service the Loan	

Terry Taylor at ACI

Advanced Commercial Credit International (ACI) Limited

web: www.advancedcommercialcredit.com

Email: Terry Taylor at ACI terrytaylor@advancedcommercialcredit.com

Tel: (902) 468-1981 Toll Free: (888) 755-8355 Fax: (902) 484-7081

Mobile: (902) 222-1195