



CMBS Program – Securitized Loan

Potomac provides competitive Conduit financing for acquisition or refinance of all types of commercial properties nationwide.

Loan Amount

\$1,000,000 minimum

Loan Term

3,5,7 or 10 years

Amortization

Up to 30 years

Minimum DSC

1.20

Maximum LTV

90%

Interest Rate

Fixed and adjustable rate options on an Actual/360 basis.

Eligible Property

Multifamily

Garden style, mid and high rise. Detached or attached projects with five or more units.

Retail

Anchored or unanchored retail projects

Office

Class A, B, or C located in Central Business Districts or suburbs

Industrial

Single tenant and multitenant facilities.

Self Storage

Self storage and mini-storage facilities with a minimum of 50 units

Hotel/Hospitality

Full and limited service projects with acceptable flag

Eligible Borrower

Single asset special purpose entity.

Tax and Insurance Escrows

Monthly deposits required.

Replacement Reserves

Monthly deposits required.

Recourse

Non-recourse with standard exceptions for fraud and misrepresentation.

Required Reports

Narrative MAI Appraisal, Property Condition Assessment and Phase I Environmental.

Prepayment

Limited prepayability, including partial lockouts, defeasance or yield maintenance

Assumable

Subject to approval and fee

Subordinate Financing

Mezzanine/Preferred Equity allowed subject to approval

Rate Lock

Early rate lock options available.

Application Deposit

Covers estimated transaction costs (including Processing Fee)

Origination Fee

Par Pricing available

Closing Deposit

1% of Loan Amount due at commitment acceptance refunded at closing less legal fees.

