



LIST OF DEPOSIT PRODUCTS AND SERVICES - LOAN

Commercial Real Estate Loans

Loan Products

- Acquisition Financing
- Refinancing
- Transitional/Renovation Loans – Floating Rate
- Permanent Loans – Fixed Rate

Asset Types

- Multifamily
- Mixed-Use
- Industrial
- Retail
- Hotel
- Office

Loan Parameters

- Lending area – Tri-State Metro (NYC focused)
- Terms – 24 months (transitional), 3 & 5 & 7 year (fixed)
- Amortization – up to 30 yrs. - Interest Only available
- Experienced Sponsorship

Loan size

- **\$1.0 – \$8.5 million**

Commercial and Industrial Loans

Loan Products & Services

- Senior Credit Facilities
- Revolvers
- First-Out Term Loans
- Delayed Draw Facilities
- Asset Based Loans
- Letters of Credit
- Cash Management
- Administrative Agent Role

Flexible, Competitive & Reliable

- Variable amortization schedules
- Appropriate covenant structures
- Competitive yields
- Timely responses
- Ability to close quickly

Transaction Criteria

- EBITDA >\$2.0 million
- Revenue >\$10 million

Loan Sizes

- **Up to \$8.5 million**



Energy Lending

Loan Products

- Senior Credit Facilities
- Upstream RBL Lending
- Midstream Lending
- Single Bank and Administrative Agent roles

Transaction Types

- Acquisition Financing
- Refinancing
- Recapitalization
- Working/Growth Capital
- Cash Management

Loan Size

- **Up to \$8.5MM**

SaaS Loans

Loan Products & Services

- Senior Credit Facilities
- First-Out Term Loans
- Delayed Draw Term Loans
- Revolvers

Transaction Types

- Acquisition Financing
- Refinancing
- Recapitalization
- Working/Growth Capital

Key Credit Criteria

- Sr. Committed Debt/EV: <50%
- Total Committed Debt/EV: <65%
- Total Funded Debt/ARR: <150%
- Recurring Revenue % of Total Revenue: >50%
- Cash Equity/EV: >25%
- Minimum Total Revenue: \$25MM
- TTM Gross Churn: <15%
- Harvest DCF Coverage: >1.0x
- Tenor: \leq 7 years
- Sponsor(s) Ownership: > 50%
- Sufficient Liquidity to Cover Projected Cash Burn

Loan Sizes

- **Up to \$8.5 million**