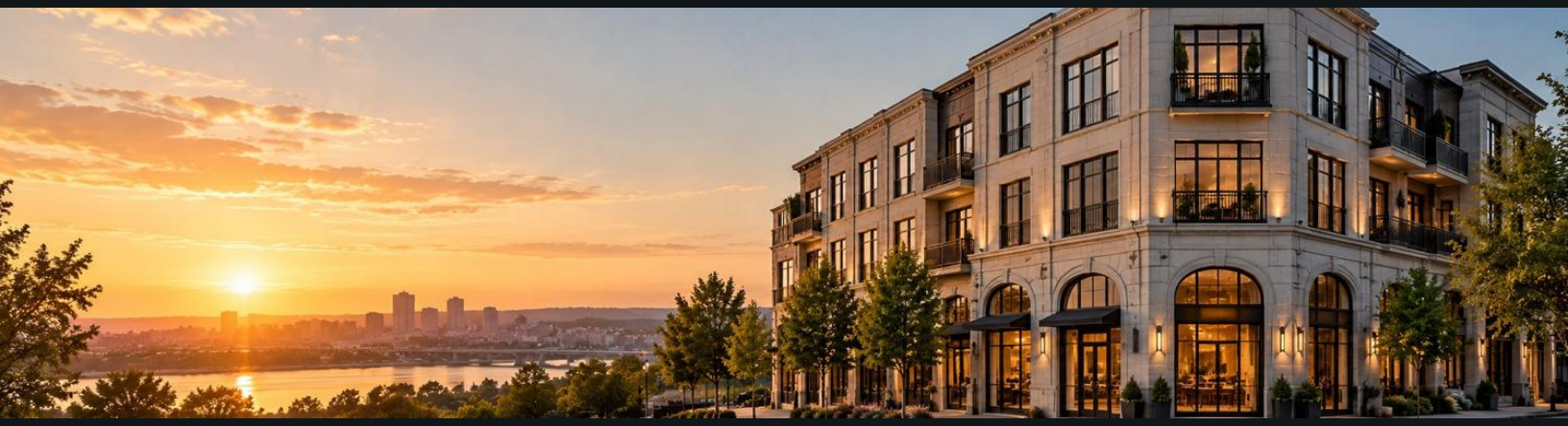


Commercial Bridge Advantage

Connect a multifamily or mixed-use opportunity with a documented transition.

$300K-$5M PUBLISHED RANGE | CREDIT SCREEN 620

Who it is for

Investors evaluating eligible multifamily or mixed-use bridge opportunities. The flyer identifies first-time and foreign-national scenarios as possibilities for review; it does not establish automatic acceptance of every new investor, international borrower or commercial asset. Describe the property's actual units, uses, ownership and operating situation so the financing conversation starts with the correct collateral.

Ideal projects and transactions

An eligible multifamily or mixed-use acquisition or cash-out scenario with clear current financials and a workable transition plan. Explain whether the property is occupied, leasing, being improved or moving toward another financing stage. Separate residential and commercial uses and identify tenant or condition issues.

Credit, experience and liquidity

The source states a $300,000-$5 million bridge lane, a 620 credit screen, 70% purchase and 60% cash-out references. Capacity, leverage, borrower eligibility and final structure remain subject to review and may not apply together. Explain the sponsor's relevant experience and who will manage the property, especially in a first-time or foreign-national submission. Identify cash for closing, operations and contingencies. Disclose partner or borrowed funds and other projects sharing that liquidity. Ask what experience and reserve records are required.

BRING THE COMPLETE BRIDGE SCENARIO

Property + value + existing debt + requested funds + repayment exit

Subject to underwriting. Not a commitment to lend. Images are AI-generated and illustrative.

Commercial Bridge Advantage | Planning guide

Leverage and valuation framework

Confirm the lender's accepted value or purchase basis, required operating evidence and the ratio governing the actual transaction. Reconcile current performance with the proposed stabilized case rather than presenting projected income as existing collections. Prepare whole-property expenses and explain any mixed-use allocations. The gross loan and net cash available after debt, costs and holdbacks should remain distinct figures.

Rehab, funding and draw mechanics

Ask whether repairs, tenant work or other improvements can be included and obtain the actual conditions for any approved funding. An operating transition may require cash before rent or loan releases are available. Model tenant turnover, work payments and carrying expenses by date. Confirm inspections, budgets, reserves and release requirements if applicable; the flyer does not publish a universal draw schedule or a promise of fully financed renovation.

Property and location considerations

Confirm the actual property use, unit count, occupancy, condition, access and location before relying on a program label. Disclose material title, lien, damage, environmental or specialized-use questions early. Ask what geography, collateral, insurance and third-party review requirements apply to the selected transaction. A published ceiling does not establish eligibility for a particular state, property or borrower.

Repayment and exit planning

Define the later refinance or sale using supported operating and condition milestones. If the exit depends on renewed commercial leases or improved apartment collections, identify which agreements or results remain uncertain. Review the potential next financing route separately and test lower proceeds or slower stabilization. A larger future income figure is a business assumption requiring evidence, not a committed payoff source.

Documentation to prepare

Prepare the unit/use schedule, rent roll, leases and amendments, recent income and expenses, contract or payoffs, condition photos, ownership structure, sponsor background and liquidity evidence. Add the transition budget, management plan and supported exit timeline; identify private records for secure submission. Request the selected lender's actual checklist and identify information still outstanding. Initial inquiry notes should explain the scenario; private identity, bank, tenant or legal records should follow only through the designated secure channel.

Questions to resolve before closing

Request a written explanation of the amount available at closing, payment calculation, maturity, fees, reserves, guarantees and remaining conditions. Keep approved facts separate from preliminary estimates. Match the debt calendar to the work, operating cash and exit schedule. Ask how a material change in value, scope, occupancy, timing or borrower circumstances affects the proposal before committing funds based on earlier assumptions. Reconcile the final settlement estimate with your own sources-and-uses schedule. Identify every cost that must be paid from investor cash and when it falls due. Keep a separate downside case for a delayed exit and verify that the same reserve has not been promised to more than one project.

Limitations and program review

For eligible business-purpose real estate financing, subject to borrower, credit, collateral, title and program approval. Published screens are ceilings or entry references that may not apply together. Fees, terms and availability require confirmation. No published minimum credit score does not mean no credit review. The guide's preparation questions do not add undisclosed program policy, promise improvement funding or approve a later loan. Final approved documents govern; this is not a commitment to lend or a consumer home-mortgage offer.

LET'S REVIEW YOUR NEXT BRIDGE FINANCING PLAN

Request a quote | KarpataFinance.com | 480-846-1001

Subject to underwriting. Not a commitment to lend. Images are AI-generated and illustrative.