

Non-Recourse Bridge Advantage

Discuss a potential non-recourse first mortgage for stabilized income property.

CAPACITY UP TO $2M | STABILIZED INCOME-PRODUCING COLLATERAL

Who it is for

Owners or investors evaluating the flyer's potential non-recourse first-mortgage route for eligible stabilized income-producing real estate. This is a request for review of a specific legal and financing structure. The name does not establish that every obligation is without personal exposure or that a property automatically qualifies because it currently receives some rent.

Ideal projects and transactions

A property whose current income, occupancy, expenses, condition and ownership can be documented clearly. Explain the proposed transaction and why a bridge is appropriate for an already stabilized asset. If material work, lease-up or operating disruption remains, disclose it so the lender can evaluate whether the selected route fits. Do not substitute projected stabilized performance for the current property description.

Credit, experience and liquidity

The supplied flyer states capacity of $2 million, tailored leverage and no published minimum credit score. Qualification and the proposed non-recourse structure still require review. Ask how borrower credit, experience, entity structure, property management and liquidity are evaluated. No published score floor does not mean credit is irrelevant or that guarantees and other document requirements have already been waived. 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.

Non-Recourse Bridge Advantage | Planning guide

Leverage and valuation framework

Provide current rent and operating support alongside value evidence and all existing obligations. Ask what accepted valuation and coverage framework controls the specific request; the flyer supplies no numeric leverage entitlement. A non-recourse label does not replace the lender's collateral review. Show gross proceeds and the amount available after payoffs, costs, reserves and any conditions separately.

Rehab, funding and draw mechanics

Before relying on the structure, have qualified legal and financing professionals review the actual loan and security documents. Ask precisely which parties have obligations, which guarantees or exceptions apply and what actions can affect the agreed structure. Confirm approved proceeds, payment mechanics and property requirements. If work is proposed, obtain express review of its eligibility and any release conditions; do not assume a stabilized-property route funds rehabilitation.

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

Identify the expected payoff through sale, refinance or another accepted source and support the timing with current property facts. Test lower proceeds, vacancy or an income interruption during the hold. Ask what the actual documents require if performance changes. The proposed recourse structure should be evaluated together with the repayment plan, rather than treated as a substitute for the ability to repay.

Documentation to prepare

Prepare entity/ownership details, current rent roll and leases, income and expense history, condition and value support, debt/payoff schedule, manager information, liquidity and exit plan. Arrange review of the actual proposed non-recourse documents with qualified advisers through the secure process. 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

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