



3650 REIT

TRANSITIONAL LENDING

3650 REIT specializes in transitional lending for borrowers pursuing time sensitive transactions, acquisitions, value-add repositionings, recapitalizations, and restructurings. As a relationship-focused portfolio lender, we hold and service each loan we make through maturity, working closely with our borrowers and building the foundation for long-term relationships and repeat business.



3650 REIT

TRANSITIONAL LENDING

3650 CAPABILITIES AND COMPETITIVE ADVANTAGES

- Our highly differentiated lending process, national scale and vertically integrated platform enable us to deliver tailored financing solutions.
- We are real estate professionals with extensive track records across multiple debt, equity and servicing disciplines. We understand the borrower’s perspective and how to properly identify, assess and mitigate risk so each transaction is structured to succeed.
- Unparalleled understanding of debt in the real estate life cycle - with decades of experience in construction lending, permanent financing, and everything in between, the professionals at 3650 have an unmatched insight on how to provide financing solutions that meet the needs of a property at any stage of the real estate life cycle.

A HIGHLY DIFFERENTIATED PROCESS

DIRECT ORIENTATION

Loan origination through relationships with intermediaries and borrowers nationwide

HANDS-ON DILIGENCE & UNDERWRITING

Intense hands-on diligence and underwriting focused on understanding the borrower’s business plan and providing accretive capital to borrowers

CUSTOMIZED STRUCTURING

Bespoke investment structuring and risk management process to cater to borrower’s needs

SERVICE BORROWER RELATIONSHIPS

Our intimate knowledge of each specialized loan ensures a mutually beneficial relationship, with efficient and responsive servicing at each stage of the process

CONTINUOUS HIGH-TOUCH PROCESS

Consistent communication and monitoring of transitional loans enable customized solutions

TARGET INVESTMENT SUMMARY

TRANSITIONAL LOAN PROGRAM

STRUCTURE	Senior Secured Loans
LOAN TO VALUE	55.0% - 75.0%
LOAN TERM	2 – 3 year initial terms with extensions
LOAN SIZE	Minimum \$20.0 million
INTEREST RATE	SOFR + 300 - 500
GUARANTEES	Non-recourse with standard “bad-boy” carve-outs and completion guarantee
LOCATIONS	Primary and secondary MSAs within the United States
PROPERTY TYPES	All asset classes, including but not limited to, multifamily, retail, office, mixed-use, self-storage, hospitality, and industrial



3650 REIT is a balance-sheet lender focused on creating long-term relationships by originating, servicing and asset managing long- and short-term fixed-rate commercial real estate loans through maturity. For more information, visit: 3650REIT.com.