IN PARTNERSHIP WITH COMMUNITY CAPITAL
| FOR ADVISOR USE ONLY |

COMMUNITY CAPITAL

COMMERCIAL REAL ESTATE

COMMERCIAL REAL ESTATE, BUILD ON LEVERAGE

Acquisition, bridge, construction, and permanent financing for investors and developers — structured for agility, flexibility, and execution.

INTERNAL USE

Financing Built Around the Property & Plan

For investors and business owners alike, commercial real estate is a balance-sheet decision as much as a property one. **Commercial Real Estate (CRE) lending** is secured by the asset itself, and its terms hinge on property type, cash flow, and purpose — from a stabilized acquisition to ground-up construction or a value-add repositioning.

Our solution connects clients to a broad, deep network of commercial real estate capital — community, regional, and national banks, credit unions, and select private and direct lenders — sourced from more than 1,500 lending relationships nationwide.

Whether the goal is to acquire, build, bridge, or refinance, we bring clarity, access, and execution to each transaction — so your can help clients can finance their real estate strategies while keeping the broader portfolio and relationship intact.

WHERE CRE FINANCING IS APPLIED

- **Acquiring or refinancing** investment property across asset classes
- **Ground-up construction** or value-add repositioning of an asset
- **Bridging time-sensitive deals** ahead of permanent financing
- **Consolidating properties** into a single portfolio loan
- **Owner-occupants acquiring or improving** a facility via government-backed SBA 504

> *We consolidated the client's properties into a single portfolio loan under one blanket lien — simplifying the debt, trimming the rate by 62 basis points, and freeing up cash-out proceeds to redeploy. The portfolio stayed intact and working.*
>
> ~ WEALTH ADVISOR | REAL ESTATE INVESTOR ENGAGEMENT
>
> REAL CLIENT STORY FROM THE COMMUNITY CAPITAL NETWORK

OUR PROCESS

1. Opportunity **DISCOVERY** — *Define the property, deal structure, and timeline alongside the client's plan*
2. Strategic **REVIEW** — *We assess the property cash flow, leverage, and the right loan structure*
3. Targeted Lender **MATCHING** — *The client's scenario is presented to our network of bank, credit unions & other lenders*
4. Coordinated **EXECUTION** — *Our team works with the client and the selected lender through underwriting and loan closing*
5. Ongoing **PARTNERSHIP** — *The team and the advisor stay engaged to support the client's long-term objectives*

COMMUNITY CAPITAL

Commercial Real Estate Lending

CRE financing is secured by the property itself — supporting acquisition, construction, bridge, and permanent needs across office, retail, multifamily, industrial, and mixed-use assets.

CRE FINANCING OVERVIEW

A **CRE loan** is financing secured by a mortgage on a commercial property. Unlike C&I loans — secured by a lien on business assets — CRE financing is tied directly to real estate, with terms set by property type and purpose. Most CRE loans finance the **acquisition or refinance** of income-producing property, priced to its cash flow and leases.

Construction financing is different — interest-only and floating over 12–24 months w/staged draws — while **mini-perm & permanent loans** run 3–10 years with amortization up to 25 years (30 for multifamily). Financing may be recourse or non-recourse.

USE CASES

- Acquisition & refinance of office, retail, industrial & mixed-use
- Multifamily (5+ units) acquisition and refinance
- Ground-up construction and value-add renovation
- Bridge financing for lease-up, repositioning & quick closes
- Portfolio refinance, cash-out & SBA 504 owner-occupied

FACTORS LENDERS EVALUATE

Property Cash Flow	Net operating income, DSCR (1.25x+), rent roll and stability
Leverage & Value	Loan-to-value (75% or less), debt yield, and appraised value
Property & Market	Asset class, location, condition, and submarket fundamentals
Sponsor Strength	Experience, liquidity, net worth, and guaranties
Tenancy & Leases	Tenant mix, lease terms, and occupancy / lease-up plan

TYPICAL LOAN PARAMETERS

Loan Amounts	$500K – $100M+
Interest Rate Type	Fixed or Floating (Prime / SOFR-based)
Loan Structure	Permanent, Bridge, or Construction
Loan Term	3 – 10 years (mini-perm / perm)
Amortization	Up to 25 years (30 for multifamily)
Loan-to-Value	Typically, 75% or less
Debt Service Coverage	1.25x or higher
Collateral	First mortgage on the property
Loan Fees	Vary by lender; typ. 1%+ & closing costs

Note: Parameters are illustrative and subject to lender guidelines and individual borrower qualifications. Construction loans are typically interest-only during the build period.

ASSET CLASSES FINANCED

- Office
- Retail
- Industrial
- Multifamily
- Mixed-Use
- Hospitality
- Medical
- Self-Storage

WHY OUR APPROACH DELIVERS

From initial evaluation to closing, we deliver clarity, access, and execution — so you can move ahead with confidence.

- Nationwide Lender Network
- All CRE Asset Classes & Structures
- Solutions for All Entity Types
- Speed, Support & Execution

END-TO-END EXECUTION SUPPORT

From initial evaluation to closing, our solution delivers clarity, access, and execution – so you can move ahead with confidence.

- **Access** to a curated network of banks, credit unions, and direct lenders
- **Guidance** on structuring, program selection, and positioning
- **White-glove management** from term sheet through closing
- **Dedicated support** from experienced lending professionals
- **Seamless coordination** with the client's broader wealth plan

GETTING STARTED

> **Ready to Explore Commercial Real Estate Solutions?**

For more information, please contact our Lending Solutions Team directly or submit an inquiry through the site:

LENDING SOLUTIONS TEAM

- capitalsolutions@communityct.com
- (888) 745-1837
- lendingsolutions.communitycapital.ai/

** All inquires are handled with strict confidentiality*