



THOMAS D. WOOD AND COMPANY MORTGAGE BANKERS



Short Term Bridge Loans

Bridge Lender is currently seeking bridge lending opportunities in the Southeastern United States. Please feel free to go to my website at www.bradacox.com for additional information on our lenders, client testimonials and recent closings.



Criteria:

- Up to 80% LTV of total capitalization (including mezz or preferred equity)
- Non-stabilized and stabilized properties welcomed
- Proceeds from \$500,000 to \$20,000,000
- Terms ranging from 12 to 36 months
- Rates vary from 8% to 12%; depending on leverage, property type, etc..
- Fees vary from 2-4 points
- Flexible prepayment penalty
- Liability - could be non-recourse, partial recourse, or full recourse - depends on the deal

Lender will consider loans on all multi-family and commercial property types. Use of proceeds can include acquisition, discounted payoff, recapitalization, note purchase, and rehab/renovation.

Our Services

As a privately held mortgage banking firm Thomas D. Wood and Company has been arranging and structuring commercial real estate loans for over 35 years. We arrange all types of debt for existing commercial real estate properties including: Life Company, CMBS, Fannie Mae, HUD Apt loans, Bank loans for stabilized commercial properties; Bridge Loans for stabilized and non-stabilized apt and commercial properties, and mezzanine loans or preferred equity to go behind new Life Company, CMBS or Bridge Loans to increase the loan-to-value.

Types of loans we structure:

- Long term permanent loan to acquire or refinance a stabilized property (Life Company, Portfolio Lender, CMBS, Bank)
- Short term bridge loan to acquire or refinance a stabilized property (usually interest only with very flexible prepayment options)
- Short term bridge loan to acquire or refinance a non-stabilized property (usually interest only with very flexible prepayment options)

- Short term bridge loan to acquire or refinance a discounted note (usually interest only with very flexible prepayment options)
- Short term private money loan for borrowers with challenging credit or for fast closings (deals traditional lenders would typically pass on)

For a list of recent closings visit my web site at

www.bradacox.com

Brad A. Cox, CCIM, CPM

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