



PINEAPPLE CAPITAL GROUP

Dave Shah

Managing Director

850.960.5500

dave@pineapplecapitalgroup.com

Aakash Kumar

Senior Analyst

336.432.8391

ak@pineapplecapitalgroup.com

Loan Terms

SBA 7(A)*

LTV: <95%

Loan Max: <\$10MM

Variable or Fixed Rate: 8.00%+

Term: 25 Years

Amortization: 25 Years

Prepayment: 3 Years

Close Time: 30+ Days

Interest Only: Optionable

DSCR: .65+

SBA 504*

LTV: <85%

Loan Max: <\$25MM

Fixed Rate: 6.75%+

Term: 5/10 Years

Amortization: 25/30 Years

Prepayment: 3/5 Years

Close Time: 45+ Days

Interest Only: Optionable

DSCR: 1.10+

USDA*

LTV: <85%

Loan Max: <\$50MM

Variable or Fixed Rate: 8.00%+

Term: 25 Years

Amortization: 25/30 Years

Prepayment: 10 Years

Close Time: 90+ Days

Interest Only: Optionable

DSCR: 1.10+

CONVENTIONAL*

LTV: <75%

Loan Max: <\$50MM

Variable or Fixed Rate: 7.25%+

Term: 3/5/10 Years

Amortization: 20/25 Years

Prepayment: 3/5 Years

Close Time: 45+ Days

Interest Only: Optionable

DSCR: 1.10+

CMBS*

LTV: <70%

Loan Max: <\$500MM

Fixed Rate: 6.25%+

Term: 5/7/10 Years

Amortization: 30 Years

Prepayment: 5/7/10 Years

Close Time: 30+ Days

Interest Only: Optionable

DY: 10.5%+

BRIDGE*

LTV: <75%

Loan Max: <\$250MM

Variable or Fixed Rate: 7.99%+

Term: 12+ Months

Amortization: None

Prepayment: 12+ Months

Close Time: 30+ Days

Interest Only: Optionable

DY: 10.5%+

PineappleCapitalGroup.com

*All Loan Terms Are Indicative & Subject to Underwriting

