



LOAN PROGRAMS

First Lien Mortgage Loans

Term	5, 7, 10 Years
Amortization	Up to 30 Years
Rate Type	Fixed Rate
Interest Rate	Competitive interest rates available; call for current quotes
Prepayment	No prepayment permitted prior to the earlier of (a) month 36 or (b) two years after securitization of the Loan
Loan to Cost	Maximum 80%
Loan to Value	Maximum 75%
Property Types	Retail, Office, Industrial, Multifamily, Manufactured Housing, Self-Storage and Hotel
Recourse	Non-Recourse; Limited to carve-out provisions
Standard Reserves	Taxes, Insurance, Replacement Reserves (based on Property Condition Assessment) and TI/LC (if applicable)
Assumptions	Multiple permitted for fee of 1% of UPB
Fees and Deposits	\$5,000 Application Fee, \$15,000 Third Party Deposit, \$15,000 Legal Fee Deposit
Closing Timing	30 to 60 days from application

OFFICES

Miami

1601 Washington Avenue
Suite 800
Miami Beach, Florida 33139
Email: information@starwood.com
Phone: 305.695.5800
Toll Free: 855.536.3239
Fax: 305.695.5808

Charlotte

4064 Colony Road
Suite 410
Charlotte, North Carolina 28211
Email: information@starwood.com
Phone: 704.973.9063
Toll Free: 855.536.3239
Fax: 704.973.9068

New York

1140 Avenue of the Americas
5th Floor
New York, New York 10036
Email: information@starwood.com

Newport Beach

4350 Von Karman Avenue
Suite 200
Newport Beach, CA 92660
Email: information@starwood.com
Phone: 949.885.8262
Toll Free: 855.536.3239