

SOLTAS CAPITAL MULTIFAMILY LENDING PLATFORM**SENIOR CONSTRUCTION LOAN****SUMMARY GUIDELINES****Flexible Capital. Experienced Partners. Scalable Growth****Program Overview**

Soltas Capital provides development capital for multifamily construction projects backed by proven development teams and strong fundamentals. We focus on repeat relationships with seasoned developers to help scale their businesses.

Preferred Markets

- **Primary Regions:** Southeast, Southwest, and Mountain states. Other states considered case by case
- **Criteria:**
 - **Mixed-Use** allowed (within HUD commercial rent limits)
 - **Affordable Housing** welcomed

Loan Highlights

- **Loan Amount:** \$30–\$150 million
- **CLTC:** Up to 85%, Cspace allowed and counted as total debt
- **CLTV:** As stabilized <70%
- **Exit Strategy:** Underwritten as stress tested

Sponsor & GC Requirements

- Proven teams
- Bonded GC with history of budget compliance

Key Economic Terms

- **Loan Term:** Generally 30 months (longer terms and extensions possible)
- **Interest Rate:** As low as SOFR + 6% (cash + carry structure)
- **Closing & Exit Fees:**
 - Upfront: 1–2% of gross proceeds
 - Exit: Structured to create target investor capital IRR
- **Guarantees:** Generally, no personal guarantees; customary carve-outs apply
- **Liquidity/Completion Reserves:** Case-by-case

Process: All term sheets, commitment and decision to fund are subject to Credit and Legal Approvals of Soltas Capital and its capital providers. No person and organization is authorized to issue any term sheet/commitment or approval except as written and signed legal document as approved by Soltas Capital Legal counsel. No email or any other form of communication should be used as an approval or term sheet at any time.

DISCLAIMER

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