

## DEBT PLATFORM

	FIXED RATE BRIDGE	FLOATING RATE BRIDGE	PERMANENT FINANCING
<b>LOAN SIZE</b>	\$3 - \$20 million per property	\$15 - \$50 million	\$15 - \$50 million
<b>LEVERAGE</b>	Up to 80% LTC / 75% LTV	Up to 80% LTC / 75% LTV	Up to 75% LTV
<b>ASSET CLASSES</b>	Multifamily, Industrial, Self-Storage, Office, Flex, Retail, Independent Living, MHPs, Hospitality (selectively) and special situations		
<b>RATE</b>	Fixed Rate coupons starting at 5.125%. Rate is locked at application; no hedging costs	Floating Rate starting at L + 250	Fixed Rate coupons starting at 4.00%
<b>TERM</b>	3 - 5 years	3 - 5 years	5 - 10 years
<b>DSCR</b>	< 1.0x DSCR on a deal by deal basis	< 1.0x DSCR on a deal by deal basis	Min. 1.25x DSCR
<b>PREPAYMENT</b>	Flexible/Minimum Interest	Open at par after initial lockout	Flexible/Minimum Interest
<b>FEES</b>	Origination & Exit fees tailored to each transaction	Origination & Exit Fees tailored to each transaction	Origination & Exit Fees tailored to each transaction
<b>GUARANTY</b>	Non-recourse except for standard carve-outs		
<b>OTHER</b>	<ul style="list-style-type: none"> <li>• Future funding holdbacks based on Sponsor's business plan</li> <li>• Interest is charged when drawn (no negative arb.)</li> </ul>	<ul style="list-style-type: none"> <li>• Future funding holdbacks based on Sponsor's business plan</li> <li>• Interest is charged when drawn (no negative arb.)</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly TI/LC and CapEx reserves</li> <li>• Earn-outs for performance goals on select deals</li> </ul>
<b>SERVICING/ASSET MANAGEMENT</b>	Balance Sheet Execution; JCR provides in-house asset management and servicing throughout the life of the investment.		
<b>ABOUT JCR CAPITAL</b>	JCR Capital is a Denver-based commercial real estate finance company that provides both debt and equity to middle market commercial real estate sponsors nationwide. JCR invests through a series of discretionary funds, co-investment vehicles and managed accounts.		
<b>CONTACT INFORMATION</b>	<p>Ryan Welch Senior Credit Officer RyanWelch@JCRCapital.com 303.802.3530</p>		