



Tranquility Commercial Funding
Commercial Bridge Program

Our Commercial Bridge Program is specifically designed for Value Add and Lease Up opportunities. Bridge lending is NOT hard money lending. Bridge lending is essentially gap financing to get a strong borrower buying or leasing a solid property from point A to point B. There are financial requirements for this program as borrowers will need to have a viable exit strategy to pay off the bridge loan and go into stabilized financing. Experienced borrowers with solid track records will fit nicely on the program and it will give them aggressive dollars for financing including rehab and long term interest reserves to get their project to the point where they can qualify for the long term financing they need.

Commercial ($500,000 Minimum)
See List Of Acceptable Properties

Commercial ($20,000,000 Maximum)
See List Of Acceptable Properties

All Guidelines Pricing And Approvals Are Subject To Review And This Is Not A Commitment To Lend. All Loans Are Subject To Change And Loan Terms May Be Amended Upon Review By Tranquility Commercial Funding's Underwriters And/Or Investors

Our Advantages

☑ Reliability
Our focus is on building and maintaining reliable long-term relationships with borrowers and intermediaries.

☑ Predictability
Our enterprise is optimized to deliver a predictable process that our partners can depend on, with communication at every step.

☑ Experience
Our leadership incorporates well-opinionated real estate experts with multi-billion dollar experience in asset management and lending.





Commercial Bridge Loan Requirements

Structure	All Loans Are Interest Only With Balloon Payments At Term
Property Location	Nationwide except ND, MT, WY, NE, KS, UT, MN, AZ, NM, AL, HI, OR, NJ, MS, IA and SD
Markets	Major And Sub-Markets Available. No Rural Property Accepted As Per CFPB Site
Property Types	Office, Retail, Industrial, Warehouse, Multi-Family, Mixed Use, Branded Hotel/Motel Only. Properties Must Be In The Top 100 MSA's.
Loan Size	Minimum $500,000.00 To Max $20,000,000.00
Loan To Value	Max Loan To Value 75% Of Purchase Price Or As-Is Value
Term	12, 24 Or 36 Month Terms Available
Amortization	All Loans Are Interest Only / Interest Reserve May Be Requested Or Required
Recourse	Recourse And Non-Recourse Options Available Based On Transaction Type And Review
Prepayment	Pre-Pay To Be Determined. Yield Maintenance May Be Required
Debt Yield	8.25 Debt Yield Requirement
DSCR Minimum	DSCR Requirement Minimum 1.00 At Funding / Pro-Forma To Reflect 1.20 Exit DSCR
Credit	Minimum 640 FICO. Full Tri-Merge Report Required
Vesting	Vesting In An Entity Required
Valuation Model	Appraisal Inspection Required No Exceptions
Loan Reserves	Borrower Must Demonstrate Liquidity. Amount To Be Determined By Underwriter.
Fees	Will Range From 2.00% - 5.00% Depending On Loan Amount. Exit Fees May Be Required