E2M LARIAT

## Middle-Market CRE Credit

Direct origination of senior mortgage, mezzanine, and preferred equity financing for commercial real estate across the U.S.

## ADVANTAGES

- **Experienced Team:** Executive leadership has 34 years of combined experience across over $4.0Bn of debt originations.
- **Institutional Approach:** A sophisticated and process-oriented approach creates certainty of execution.
- **Nimble Scale:** Our platform is built specifically to efficiently pursue complex middle market transactions.
- **Structural Creativity:** Our entrepreneurial mindset delivers realistic, solution-oriented structures for complex transactions

## LENDING PARAMETERS

| | | |
|---|---|---|
| **Strategy** | Senior Mortgage | Mezz & Preferred Equity |
| **Investment Size** | $5–$75M+ | $4–$15M+ |
| **Collateral** | First mortgage | UCC, preferred equity |
| **Rate** | SOFR + 350-600 | 15%+, fixed or floating |
| **Current Pay** | Required; via interest reserve as necessary | Partial accrual; interest reserve for current pay |
| **Origination Fee** | 1.0%+ | 1.0%+ |
| **Term** | 2-5 years | 2-5 years |
| **Stabilized LTV** | Up to 75% | Up to 85% |
| **Minimum DY / DSCR** | None | None |
| **Minimum Interest** | 12-18 months | |
| **Recourse** | Non-recourse with standard carveouts | |
| **Geography** | Core and secondary U.S. markets | |
| **Asset Classes** | Major asset classes; land considered selectively at lower LTV | |
| **Closing Timeframe** | 30 days | |

## FUNDING USES

| | | |
|---|---|---|
| **Lease-up / Stabilization** | **Recapitalizations** | **Renovation (Excluding Ground-Up)** |
| **Acquisition** | **Complex Deal Structures** | **Bridge to Sale** |

| Senior | Mezz / Pref |
|---|---|
| 8%+ | 15%+ |

## What You Get

- Institutional Execution
- Clear Decision Making
- Flexible Deal Structures
- Direct Access to Decision Makers
- Transparent Communication

## LEADERSHIP

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Not a commitment to lend.