

LOAN TERMS

TERM:	Up to 5 years (additional construction period may be added to term). Loans may be interest only or partially amortizing
SIZE:	Up to \$2,500,000 (we can accommodate larger requests up to \$5 million in consortia with our lending partners)
RATES:	5.5%-7% (determined by Loan Committee)
FEES:	1%-1.5% origination fee
SECURITY:	1st lien position in real estate. Subordinate acquisition financing or unsecured financing (for equity positions) may be considered with full recourse to sponsor

Prospective borrowers are encouraged to contact NHT's Lending Team to discuss their borrowing needs



