

Explore our Fixed Rate Commercial Mortgages at Reliance Group, offering loan amounts ranging from \$10 million to \$150 million and terms available for 5, 7, or 15 years. We finance a variety of asset types, including office complexes, retail plazas, warehouses, multifamily apartments, hospitality venues, and self-storage facilities, with additional asset classes considered on a case-by-case basis.

These mortgages are secured by senior and mezzanine financing, with a loan-to-value ratio of up to 75% of the appraised value, with potential for higher leverage in select circumstances. We require a debt service coverage ratio of 1.35x on general property cash flows, and 1.20x specifically for hotel properties.

Amortization is typically set at 25 years, with interest rates aligned with market swap rates for competitive pricing. Fees are typically 2% on the lending rate and ongoing reserves are required unless the borrower demonstrates low leverage and strong sponsorship support.