

Explore our Fixed Rate Commercial Mortgages at Tata Group, offering loan amounts ranging from \$5 million to \$100 million and terms available for 3, 5, or 10 years. We finance a variety of asset types, including office buildings, retail spaces, industrial properties, multifamily units, hotels, and mobile home parks, with consideration for other types on a case-by-case basis.

These mortgages are secured by first mortgages and mezzanine financing, with a loan-to-value ratio of up to 80% of the appraised value, and higher leverage may be possible in certain situations. We require a debt service coverage ratio of 1.30x on loan cash flow, and 1.25x for multifamily properties.

Typically, amortization is set at 30 years, and our interest rates are based on competitive swap pricing. Fees are generally at par with no exit fee, and we maintain ongoing reserves unless the borrower has low leverage and a strong sponsorship.

Prepayment options include defeasance or yield maintenance, applicable after a period of three years or two years following the loan's securitization. Additionally, our loans are non-recourse to key principals, except for customary bad boy carve-outs.