

YOU SEE THE POTENTIAL, WE HELP MAKE IT POSSIBLE.

\$10,000,000

Shopping Center
Refinance
THOUSAND OAKS, CA

\$11,750,000

Redevelopment
Land Acquisition
CHICAGO, IL

\$36,185,000

Charter School
Construction
GILBERT, AZ

\$19,300,000

Single Family
Land Development
COLORADO SPRINGS, CO

\$13,600,000

Shopping Center
Construction
NAPLES, FL

\$57,000,000

Condo
Construction
MIAMI BEACH, FL

\$59,937,000

Condo
Construction
JERSEY CITY, NJ

\$25,000,000

Large Lot Residential
Land Loan
BEVERLY HILLS, CA

\$21,285,000

Single Family
Land Development
PLYMOUTH, CA

Romspen Investment Corporation is a non-bank mortgage lender specializing in commercial real estate across Canada and the United States. With over \$2 billion under administration, we offer customized mortgage solutions for term, bridge and construction financing from \$10M to \$100M. | 1.800.494.0389 | romspen.com



TERMS & GUIDELINES

Mortgage Products

We will lend on any real estate with a viable path to repayment. A large portion of our loans are land loans, which includes horizontal infrastructure construction. Other loan types include vertical construction, special purpose properties, quick close, unbankable property types and unbankable borrowers. We make loans anywhere from \$10M to \$100M and underwrite our loans based on the lesser of 65% LTV or 75% LTC.

Interest Rate

Our rates range from 10%-13% with 2-3 points in lender fees depending on the type of loan and risk associated with it. Romspen can provide interest reserves as needed, with interest only being paid on the amount of funds outstanding.

Loan Terms

Our typical loan term is from 6 to 24 months with options available to extend for a fee. Loans are open to prepayment with no penalty or lockout, just one month's interest payment due on the date of repayment. Construction funds are advanced on a cost-to-complete basis. Loans typically require full or partial recourse, except in low leverage situations.

Eligible Properties

Industrial, commercial, multi-family, retirement, mixed use, development projects, entitled land and construction facilities.

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