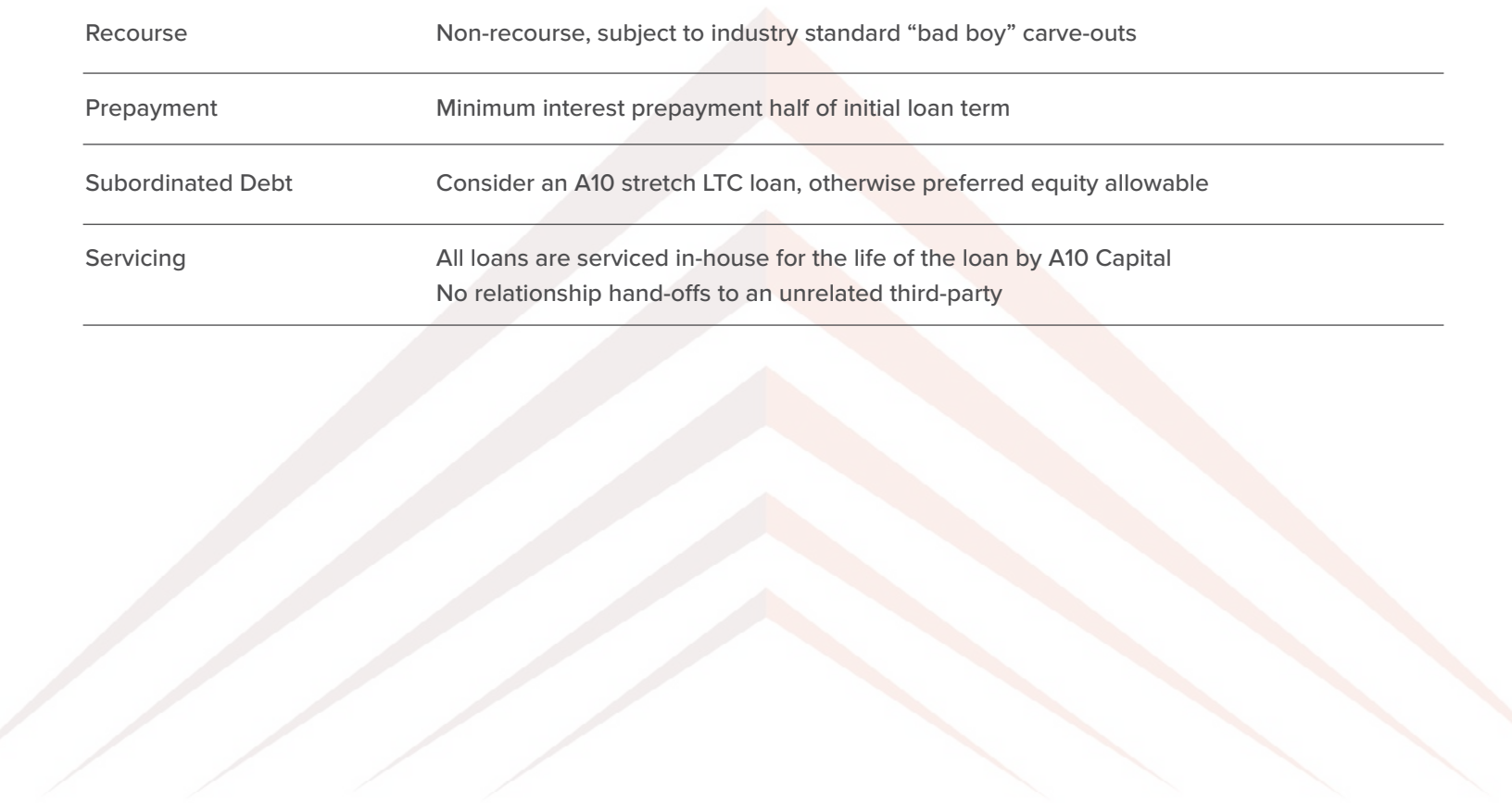


Bridge Loan Terms

A10 has recently launched a unique new business model to better serve its clients enhancing its core balance sheet lending capability with the launch of two new debt funds totaling over \$2B in capacity. Our unique blend of balance sheet and new debt fund capabilities allows us to create tailored solutions for our clients, even in the most challenging market conditions.

Life-of-Loan Relationship	A10 is a rated primary servicer and special servicer that will service the loan over its entire life through payoff. Structuring loans appropriately to meet the sponsor's plan for the real estate is important, and A10 is responsible for helping achieve those plans
Common Sense Servicing	A10 can look at each loan on its own merits and make common sense decisions where judgment is required. No onerous fees for standard requests and tasks from third-party servicers disconnected from the business. Quality Class A and Class B. Class C considered on a deal-by-deal basis
Streamlined Process	Submission Package → Soft Quote → LOI → Term Sheet → Close/Fund → Servicing
Eligible Markets	Nationwide with focus on primary, secondary, and qualifying tertiary markets
Loan Amount	Historical & Ongoing Target Segment: \$5MM – \$30MM Expanded Target Segment: \$30MM – \$100MM Large Loans: A10 capital markets has executed on several large loan assignments \$75MM+ bringing its relationships, expertise and familiarity with all parts of the capital stack to account
Property Types	Multifamily, Industrial, Industrial Outdoor Space (IOS), Self-Storage, Manufactured Housing, Limited-Service Hotel, Single-Tenant Investment Grade, Student Housing, Mixed-Use, Medical Office, Retail, Build-to-Rent, Hotel, Covered Land, Special Situations
Asset Class	Class A and Class B Class C considered on a deal-by-deal basis
Rate Type	Floating rate (1-Month Term SOFR Index), Interest only Various structural enhancements available including spread or floor burn downs tied to stabilization metrics
Property Status	Vacant through stabilizing, event-driven situations
Loan Terms	3-year initial terms, 2 x 1-year extensions (longer initial terms case-by-case)



Leverage	Risk-based pricing up to 75% loan-to-cost (LTC); Stretch LTC pricing and structuring specific
DSCR	Interest reserves required for sub-1.0x DSCR; replenishment structure available
Loan Fees	Origination/exit fees 0.5%-1.0% in and out depending on property type, status and sponsor plan
SOFR Caps & Floors	Competitive floors loan-specific; SOFR cap buydowns available
Future Funding Facilities	Capital expenditures (CapEx), tenant improvement/leasing commission (TI/LCs), future rollover and earnout facilities available; additional bespoke facilities available as loan structure and sponsor business plan require
Recourse	Non-recourse, subject to industry standard “bad boy” carve-outs
Prepayment	Minimum interest prepayment half of initial loan term
Subordinated Debt	Consider an A10 stretch LTC loan, otherwise preferred equity allowable
Servicing	All loans are serviced in-house for the life of the loan by A10 Capital No relationship hand-offs to an unrelated third-party

As a leader in non-recourse, commercial bridge lending, A10 Capital brings clients certainty of execution through a collaboration of production and credit experts for a streamlined, up-front credit process. Post-closing, we strive to exceed our clients' expectations through our in-house, client-centric portfolio management platform.

For more information, please email: info@a10capital.com

A10capital.com

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