



DEBT PROGRAM/BRIDGE LOANS

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|-----------------------------|---|--|--|
| Loan Size | \$1-\$15 million | | |
| Leverage | Up to 80% LTV Up to 85% LTC | | |
| Rate | Fixed Rate coupons starting at 7.9% Floating Rate starting at L + 600 bps | | |
| Term | Target 1-2 years, maximum of 3 years | | |
| Prepayment | Flexible/Yield Maintenance Target lockout of 9-12 months | | |
| Guarantee | Flexible - Recourse or Non-Recourse to key principals except for bad-boy carve outs | | |
| Fees | Origination and Exit Fees determined on deal-by-deal basis, typically 1-3% total fee | | |
| Asset Class | Income producing commercial real estate including multi-family, anchored retail, multi-tenant office, multi-tenant industrial, self-storage, hospitality, student housing, and other types on select basis including construction loans | | |
| Location | Primarily focused in Southeast | | |
| Process | Approval within 10 business days, closing within 30 days | | |
| About Osprey Capital | Osprey Capital is a private real estate lender and investment group that provides bridge loans, mezzanine loans, and preferred equity investments for commercial real estate projects and senior note acquisitions. To date, Osprey Capital has participated in over \$500 million of transactions and its principals have been directly involved in more than \$10 billion of commercial real estate transactions across the entire capital stack. | | |
| Contact Information | Gus Katsadourous Managing Partner gk@ospreycre.com (813) 833-4697 | Cyrus Sharp Senior Managing Director csharp@ospreycre.com (404) 307-1994 | Brianne Lee Vice President blee@ospreycre.com (813) 362-6008 |



MEZZANINE LOAN PROGRAM

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|-----------------------------|---|---|--|
| Loan Size | \$1-\$7 million | | |
| Leverage | Up to 85% LTC/LTV | | |
| Rate | 12-14%, typically 8-10% current pay with remaining to accrue to maturity | | |
| Term | 1-3 years | | |
| Prepayment | Flexible/Yield Maintenance | | |
| Guarantee | Flexible- Recourse or Non-Recourse to key principals except for bad-boy carve outs | | |
| Fees | Origination and Exit Fees determined on deal-by-deal basis, typically 1-3% total fee | | |
| Asset Class | Income producing commercial real estate including multi-family, anchored retail, multi-tenant office, multi-tenant industrial, self-storage, hospitality, student housing, and other types on select basis | | |
| Location | Primarily focused in Southeast | | |
| Process | Approval within 10 business days, closing within 30 days | | |
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PREFERRED EQUITY PROGRAM

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|-----------------------------|---|--|--|
| Investment Size | \$1-\$7 million | | |
| Capital | Up to 50% of Equity | | |
| Pricing | 12-15% IRR | | |
| Required Multiple | Negotiable | | |
| Term | 1-4 years | | |
| Structuring Fee | Typically, 2% of the investment amount | | |
| Asset Class | Income producing commercial real estate including multi-family, anchored retail, multi-tenant office, multi-tenant industrial, self-storage, hospitality, student housing, and other types on select basis | | |
| Location | Primarily focused in Southeast | | |
| Process | Approval within 10 business days, closing within 30 days | | |
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COMMON EQUITY PROGRAM

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|-----------------------------|---|--|--|
| Investment Size | \$1-\$5 million | | |
| Capital | Up to 60% of Equity | | |
| Target Returns | 12-18% IRR | | |
| Term | Up to 4 years | | |
| Structuring Fee | Typically, 2% of our investment amount | | |
| Asset Class | Income producing commercial real estate including multi-family, anchored retail, multi-tenant office, multi-tenant industrial, self-storage, hospitality, student housing, and other types on select basis | | |
| Location | Primarily focused in Southeast | | |
| Process | Approval within 10 business days, closing within 30 days | | |
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