CRESSIDA DIRECT

NATIONWIDE DIRECT LENDER — CRE & INVESTMENT PROPERTIES

PROGRAM OVERVIEW

BRIDGE FINANCING

$1M–$10M	Up to 70%	6–24	Interest Only	30–60 Days
LOAN RANGE	MAX LTV	LOAN TERM	PAYMENT STRUCTURE	CLOSE TIME

PROGRAM OVERVIEW

Cressida Direct's Bridge Financing program provides short-term financing secured by commercial real estate. Designed for speed and flexibility, bridge loans fill the gap between an immediate capital need and permanent long-term financing — enabling acquisitions, refinances, repositioning, and note payoffs on California commercial property only.

COMMON USE CASES

ACQUISITION
Fast-close property purchase pending permanent financing

REFINANCE
Retire existing debt quickly

REPOSITIONING
Stabilize or improve asset prior to perm financing

NOTE PAYOFF / BK
Discounted note payoffs, partner buyouts, BK restructuring

PERFORMING / NPL
Performing and non-performing loan acquisitions

PRIVATE LENDER REFI
Retire existing private or hard money debt

LOAN PARAMETERS

Loan Amount	**$1,000,000 – $10,000,000**
Loan Purpose	**Acquisition, Refinance, Note Payoff, BK Restructuring, Partner Buyout**
Lien Position	**1st or 2nd**
Max LTV	**Up to 70%**
Loan Term	**6 – 24 Months**
Payment Structure	**Interest Only**
Documentation	**No personal tax returns**
Recourse	**Full Recourse & Non-Recourse**
Geographic Coverage	**California only**
Good Faith Deposit	**Required (applied to 3rd-party costs: appraisal, legal, title)**

SAMPLE TRANSACTION

Mixed-Use Acquisition Bridge — Primary Market

Loan Amount	LTV	Term	Structure	Exit
$3,500,000	**65%**	**18 Months**	**Interest Only**	**Perm Refi**

INELIGIBLE PROPERTIES

- ✗ Land / Ground-Up Construction
- ✗ Gas Stations
- ✗ Assisted Living Facilities
- ✗ Cannabis
- ✗ Non-Profits
- ✗ Restaurants (standalone)

ELIGIBLE PROPERTY TYPES

- Multifamily (5+ Units)
- Anchored Retail
- Office
- Self-Storage
- Light Industrial
- Mixed-Use
- Unanchored Retail
- Industrial / Warehouse
- Mobile Home & RV Parks
- Other CRE Types

KEY ADVANTAGES

WHY CRESSIDA DIRECT?

- ✓ Asset-based underwriting — no tax returns, W-2s, or financials required
- ✓ Broad use-case coverage: acquisitions, cash-outs, BK restructuring, note payoffs
- ✓ California commercial property only
- ✓ Interest-only payments preserve cash flow during the bridge period
- ✓ 50+ combined years of commercial real estate financing experience
- ✓ Common-sense approach with clear borrower and broker communication

UNDERWRITING CRITERIA

1. Underwriting is **asset-based** — collateral strength and sponsorship quality are primary considerations
2. Properties must be located in California and show demonstrated liquidity and exit viability
3. Max LTV **70%** of current as-is appraised value; after-repair value (ARV) considered for repositioning deals
4. Clear **exit strategy required** — permanent refinance, property sale, or equity recapitalization
5. Strong **sponsorship** with relevant experience in the asset class is preferred; personal guaranty required

IDEAL BORROWER PROFILE

- ✓ Experienced CRE investor requiring fast-close acquisition financing
- ✓ Borrower repositioning or stabilizing an asset prior to perm financing
- ✓ Operator needing to retire maturing debt or existing private money
- ✓ Investor acquiring a performing or non-performing note at a discount
- ✓ Borrower executing a partner buyout or BK restructuring

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