



# Bridge loans. Fast.



## **YAM Capital is a privately held national lending firm specializing in bridge financing options that are fast, flexible and reliable.**

Based in Scottsdale, Arizona, our professional team of lending experts structures creative options for a variety of short-term financing needs. Our loans offer solutions to a wide range of scenarios, some of which include:

- Acquisitions
- Pre-Stabilized / Lease-Up
- TI's / Build-Outs
- Partner Buy-Out
- Re-Traded Loan Terms
- Refinance / Pay-Downs
- Ground Lease Buy-Out
- Quick Close
- Properties with Cannabis Use
- Repositioning / Value-Add
- Redevelopment / Renovation
- Recapitalization
- Sponsor Credit Concerns
- Cancelled Bank / CMBS Commitments

Our process is designed to be simple and efficient. This includes an expedited approval process, ability to close quickly and most importantly, certainty of execution.

YAM Capital's bridge lending program offers competitive terms with a high degree of flexibility, which allows us to structure loans creatively and provides our borrowers with a broader offering of financing options. We lend on all property types including specialty assets. In addition, we are not confined geographically, as we have the ability to lend in all 50 states — primary, secondary and tertiary markets.

As a private lender, all of YAM Capital's loans are underwritten and processed internally. Post closing, all loans are serviced in-house, allowing immediate attention to any questions or requests. We value and develop productive relationships with our borrowers to provide innovative lending strategies that best suit our borrowers' needs.



## GENERAL LOAN PARAMETERS

<b>Property Types:</b>	All commercial RE property types including specialty assets
<b>Loan Size:</b>	\$2MM-\$50MM+
<b>Interest Rate:</b>	7%-12% fixed
<b>Fees:</b>	1%-4%
<b>Term:</b>	6-24 months with extension options
<b>Amortization:</b>	Interest-only
<b>Loan to Value/ Loan to Cost:</b>	Up to 75%-85% LTV Up to 100% for build-outs, TI's and redevelopment
<b>Coverage:</b>	1.20x-1.30x using actual debt service (no stress test)
<b>Prepay:</b>	No prepayment penalty
<b>Recourse:</b>	Recourse and non-recourse are available
<b>Markets:</b>	Nationwide - primary, secondary and tertiary markets
<b>Security Position:</b>	Senior secured interest

The terms listed above are general. YAM Capital offers a high degree of flexibility and we are able to customize and structure each loan to meet the particular needs of our borrowers.

**Mike Marmis**  
Managing Director  
480.696.4805  
mmarmis@yamcapital.com

**Gene Kim**  
Director  
480.387.5608  
gkim@yamcapital.com

**Ryan Muranaka**  
Director  
480.344.0140  
rmuranaka@yamcapital.com

**Troy Batt**  
Associate Director  
480.696.4822  
tbatt@yamcapital.com

