

## 2025 Lending Programs

### Construction Loans

Asset Class: Condo | Multifamily | Hospitality | Storage  
Geographic: Nationwide  
Loan Amount: \$1,000,000 – \$75,000,000  
Term: 1–3 Years  
Origination Fee: 1–2%  
Loan To Cost: Up to 85% LTC

### Bridge Loans

Asset Class: All Major Asset Classes  
Geographic: Nationwide  
Loan Amount: \$1,000,000 – \$75,000,000  
Term: 1–3 Years  
Origination Fee: 1–2%  
Loan to Value : Up to 75% LTV

### CMBS Financing

Asset Class: Retail | Multifamily | Hospitality | Industrial | Storage  
Geographic: Nationwide  
Loan Amount: \$1,000,000 – \$25,000,000  
Term: 5–10 Years  
Interest: 30yr Amort. & IO  
Loan to Value: Up to 75% LTV

### C-PACE Financing

Asset Types: All Major Asset Classes  
Geographic: Nationwide (States with active C-PACE programs)  
Loan Amount: \$500,000 – \$25,000,000  
Term: Up to 30 years  
Interest: Funded Reserve for I/O then Fully Amortizing  
CPACE Closing Fee: 1.00% – 2.00%  
Loan to Cost: Up to 30% LTC  
Security: Special Tax Assessment Recourse:  
Completion Guarantee + Bad Boy Carveouts  
Subject to state and local C-PACE program rules and restriction

### Agency Loans

FANNIE MAE SMALL BALANCE LOANS  
Asset Class: Multifamily  
Geographic: Nationwide  
Loan Amount: Up to \$9,000,000  
Term: Up to 30 Years  
Amortization & Interest Only  
Purpose: Acquisition/Refinancing



# THE CS ORGANIZATION

## FREDDIE MAC SMALL BALANCE LOANS

Asset Class: Multifamily  
Geographic: Nationwide  
Loan Amount: Up to \$7,500,000  
Term: Up to 20 Years  
Amortization & Interest Only  
Purpose: Acquisition/Refinancing

## Fix and Flip Financing

Asset Class: SFR | Multifamily  
Geographic: Nationwide  
Loan Amount: Minimum \$500k  
Origination Fee: 1-2%  
Term Up to 24 Months  
Loan to Cost: Up to 90% LTC

## DSCR Loans

Asset Class: SFR | Multifamily | Mixed Use  
Geographic: Nationwide  
Loan Amount: Minimum \$500k  
Origination Fee: 1-2%  
Term: Up to 30 Years  
Loan to Cost: Up to 80% LTV

## Term Loans

Asset Class: All Major Asset Classes  
Geographic: East Coast  
Loan Amount: Minimum \$500k  
Term: Up to 15 Years  
Interest: Fixed or ARM  
Loan to Value: Up to 75% LTV

## Select Past Transactions

**\$2,600,000**  
**Miami, FL | Construction**

**\$5,000,000**  
**Lake Wales, FL | Refinance**

**\$5,500,000**  
**Brooklyn, NY | Construction**

**\$1,650,000**  
**Montrose, CO | Construction**

**\$3,475,000**  
**Miami, FL | Construction**

**\$2,520,000**  
**Lake Wales, FL | Construction**

See all completed assignments on our website.

All Loans provided through third party lenders. The CS Organization is not empowered to make mortgage loans.

## Contact Us



646.392.7038



[www.theorganization.com](http://www.theorganization.com)