



Commercial Real Estate Financing

Commercial real estate investments are often an integral part of a high-net-worth investor's wealth. Therefore, we offer a number of flexible financing options to make these investments possible. Our private bankers work closely with clients and their advisors to understand their financing requirements in concert with their long-term strategies. Drawing upon sound underwriting policies, our lending specialists structure competitively priced credit facilities that reflect each client's unique circumstances. As a result, our deep commitment to expert advice, dedicated service and tailored solutions help you achieve your objectives.

Advantages of Financing with BNY Mellon

- Lending experts with decades of experience in structuring customized financing arrangements
- Responsiveness and unmatched personal service provided by dedicated team
- Straightforward documentation process
 - Developed by dedicated third-party law firm in partnership with BNY Mellon

General Guidelines	
Loan Amount	- From \$2 million to \$30 million, although larger amounts may be considered
Loan Type	- Term - Revolver - Line of credit
Rate Options	- Floating rate - Fixed rate using interest rate swap contract - Conventional fixed rate
Purpose	- Refinance - Acquisition
Term	- Up to ten years
Amortization	- Up to 25 years
Loan to Value	- Up to 75%
Property Types	- Office - Retail - Multi-family - Warehouse/industrial - Mixed use (e.g., combination retail, apartment, office/retail)

Examples of Commercial Real Estate Transactions

- \$9.75 million to finance the acquisition of a 41,500 square foot office/research building in the West region
- \$14.04 million to finance the acquisition of a 98,000 square foot grocery-anchored retail center in the Southeast region
- \$3.5 million to refinance a 122,800 square foot industrial complex in the Midwest region
- \$4.0 million to finance the acquisition of a 55-unit apartment complex in the Southeast region
- \$10.8 million to finance the acquisition of a 58,000 square foot office building in the Midwest region
- \$3.9 million to finance the acquisition of a 33,000 square foot office building in the Mid-Atlantic region

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