

MULTIFAMILY & COMMERCIAL MORTGAGE BANKING PROGRAMS

Bellwether Enterprise is a national, full-service, commercial and multifamily mortgage banking company that puts people and communities first. As a subsidiary of Enterprise Community Investment, Inc. and the Enterprise family of companies, our profits support Enterprise's generational goal of ending housing insecurity in the U.S. Bellwether Enterprise is one of the only mission-driven mortgage banking companies in the country.

Through our diverse lending platform and long-standing relationships with a variety of lenders, we provide the most flexible market rate and affordable financing solutions in the industry.

BROAD RANGE OF CAPITAL SOURCES

Our integrated services include more direct lending resources for our clients than many other commercial mortgage banking companies. We offer competitive rates and terms, streamlined underwriting and enhanced loan servicing, and provide a variety of loan products for investment real estate placed through a range of institutional investors including:

- Life Insurance Companies and Pension Funds
- Freddie Mac Optigo® Seller/ Servicer
- Fannie Mae DUS® Lender
- FHA
- Commercial Mortgage-Backed Securities (CMBS)
- U.S. Department of Agriculture (USDA) Section 538 Rural Development Lender

We are a correspondent for over 60 life insurance companies and service over \$24 billion. Additionally, most of our lender relationships are longstanding - many over 25 years. Through these relationships, we offer our clients customized financing solutions for traditional permanent mortgages, construction financing, construction/permanent loans, mezzanine debt, forward commitments, floating rate debt and other structured financing options.

COMMERCIAL REAL ESTATE

We can provide financing on all types of income producing commercial real estate including:

- Apartments
- Office
- Retail
- Industrial & Flex
- Hotels
- Self-Storage Facilities
- Student Housing
- Seniors Housing
- Manufactured Housing
- Medical Office
- Agriculture

EXCEPTIONAL SERVICE

The team at Bellwether Enterprise is comprised of seasoned industry professionals. Averaging more than fifteen years of direct real estate finance experience, each Bellwether Enterprise professional has dedicated their career to developing strong, personal relationships with our capital sources and our clients.

OUR PROCESS

Bellwether Enterprise begins with a solid understanding of each client's individualized financing and capital requirements. A complete transaction analysis follows, including detailed underwriting, market data compilation, and ultimately a presentation of the financing opportunity to our lending partners. Once the financing terms are approved, Bellwether Enterprise facilitates the loan closing process to ensure the transaction is seamless.

CUSTOMIZED SOLUTIONS

We work with our lenders to customize a capital solution that meets individualized borrowing needs.

- Interest only periods
- Participating mortgages
- Funding with partial leasing
- Variable amortizations
- Structured prepayments
- Collateral substitution
- Credit Tenant Lease (CTL) financing
- Forward Rate Locks
- Bridge Financing
- Equity Sourcing