



**WILSHIRE**  
FINANCE PARTNERS

# BRIDGE LOAN PROGRAM

## 2nd MORTGAGE

Formed in 2008, Wilshire Finance Partners is a real estate debt fund that makes bridge loans secured by multifamily and commercial real estate nationwide. Wilshire combines an entrepreneurial approach, institutional sophistication and discretionary capital inside a boutique environment to deliver outstanding service to our origination partners and affiliates.

### Target Loan Size:

- \$1,000,000 (Outside of California)
- Loan amounts up to \$2,500,000 (Higher by Exception)

### Target CLTV:

- 75%

**States:** Western U.S.

### Loan Purpose:

- Purchase
- Rate & Term Refinance
- Cash-Out Refinance

### Lien Position:

- 2nd Lien Position

### 1st Lien Requirements

- Institutional or Wilshire 1st

### Prepayment:

- No Prepayment Penalty

### Terms:

- Term: 1-3 year fixed, I/O with balloon at Maturity

### Recourse:

- Personal guaranty required
- Full underwriting of each guarantor

### Property Type

Multifamily (5+ units)  
Office  
Retail (neighborhood strip centers in primary and secondary markets)  
Mixed Use  
Warehouse  
Light Industrial  
Senior Assisted Living  
Student Housing

### We DO NOT Lend on:

Construction  
Land  
Ground Up  
Hospitality  
Recreation  
Special Purpose

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