



TRADITIONS CAPITAL

www.TraditionsCapital.com



CUSTOMIZED CAPITAL SOLUTIONS FOR THE ACTIVE ADULT INDUSTRY.

INDUSTRY EXPERTISE

- ✓ Active Adult Developer/Builder
- ✓ Sales & Marketing
- ✓ Consulting

PRODUCT FLEXIBILITY

- ✓ Builder Line of Credit
- ✓ Subordinate Debt & Equity
- ✓ Senior Loans

STRATEGIC PARTNER

- ✓ Long-Term Commitment
- ✓ Reliable Source of Capital
- ✓ National Reach

Traditions Capital specializes in financing Active Adult real estate transactions. A range of debt and equity products are available nationwide. *For more information, call Traditions Capital at (215) 732-9600 or e-mail questions to info@traditionscapital.com*

CORE PRODUCTS*

	BUILDER LINE OF CREDIT	MEZZANINE	MEZZANINE & EQUITY	FULL PROJECT FINANCING
SIZE:	To \$50MM	To \$15MM	To \$15MM	To \$35MM
COMMITMENT PERIOD:	To 7 years	60 days	60 days	60 days
DEVELOPER EQUITY REQUIREMENT:	Varies	10% of land cost	0 - 10% of land cost	0 - 10% of land cost
COLLATERAL:	Subordinate Note & Mortgage	Subordinate Note & Mortgage	Subordinate Note & Mortgage	Senior & Subordinate Notes and Mortgages
PERSONAL GUARANTEES:	Limited to Pre-Development Funding	10% or Other Collateral	None	Recourse on Senior Debt
TERM:	To 10 years	2-5 years	2-5 years	2-5 years
PRICING:	Fixed and Variable Rates	Fixed rate	Fixed Rate With Residual	Variable Senior Debt, Fixed Subordinate Debt
COSTS FUNDED:	Pre-Development Land Improvements Sales & Overhead	Land Improvements Sales & Overhead	Land Improvements Sales & Overhead	Land Improvements Sales & Overhead Amenities Home Construction

OTHER PRODUCTS & SERVICES

LAND DEVELOPMENT LOANS & JOINT VENTURES	Funding for purchase and improvement of land for the resale of finished lots.
LAND LOANS	Acquisition funding for purchase of zoned property not yet ready for development.
OPERATING COMPANY INVESTMENT	Direct investments in builders to fuel growth through land or corporate acquisitions.
CONVENTIONAL RESIDENTIAL CONSTRUCTION	Core products (above) available for non-age-qualified residential developments.
PROJECT JOINT VENTURES	Customized to share planning, development, construction and sales obligations.
CONSULTING	Management support in all phases of project planning and development.

**Products above are representative of Traditions Capital's typical loans and investments, and are available nationwide. Products may be customized to provide capital solutions for a particular project or builder.*

