

SENIORS HOUSING & HEALTHCARE BRIDGE LOAN PROGRAM

The VIUM Capital Seniors Housing and Healthcare Bridge Loan Program was created to allow our clients to efficiently execute on refinance, recapitalization, acquisition, value-add, and limited construction financings. Each underwriting will be structured to meet the Borrower's specific objectives.

WHY VIUM

- Commitment to the sector evidenced by loan volume during the Covid-19 Pandemic in 2020
- Efficient loan processing
- Certainty of execution
- Every loan structured for seamless transition to permanent markets
- Ability to reduce duplicative costs for fees and third party expenses

INTEREST RATE	Floating interest rate set at a competitive market rate spread over a LIBOR or SOFR floor
RECOURSE	Typical limited recourse (non-recourse available in limited circumstances)
TERM	Up to 36 months (including extensions)
ESCROW	Taxes, Insurance and Replacement Reserves
LOAN-TO-COST	Maximum 90% (in value-add financings)
PRE-PAYMENT EXIT FEES	The exit fee shall be waived if the permanent financing is completed with VIUM Capital, LLC
AMORTIZATION	Generally Interest-Only (25-year amortization may be required after 2 years of term)

ELIGIBLE PROPERTIES

- Independent Living
- Assisted Living
- Memory Care
- Skilled Nursing