



#### LENDING CRITERIA

**\$500K-\$10M Loan Amount**  
**All CRE Property Types\***  
\*Except Office  
**75% Max LTV**  
**Business CRE Loans Only**  
**First Position Lien Holder**

#### WHO WE ARE

**Special Situations**  
**Fast Closing**  
**Common Sense Underwriting**

#### PROJECT TYPES

**Acquisitions**  
**Refinancing**  
**Mid-Construction Lender**  
**Stalled Project Capital Provider**  
**Rescue Capital**  
**Bridge & Gap Lending**  
**Tenant Improvement Project**

#### WHAT WE ARE NOT

**(NOT) FICO Driven**  
**(NOT) Algorithmic Lender**

## Short Term Business Purpose Commercial Real Estate Loans

Spectra Lending stands out as a dedicated lender within the commercial real estate market, with a focus on delivering financial solutions and capital for commercial real estate, designed to meet the needs of borrowers who are navigating through particularly challenging and complex financial situations.



### Human Touch in Financing

In a landscape of automated decisions, Spectra Lending prioritizes human intuition with non-algorithmic underwriting. We look beyond mere numbers, valuing the unique stories and visions of each project. With us, you're not a dataset; you're a valued partner.



### Balance Sheet Lender

As a Balance Sheet Lender, we operate with unmatched agility. Free from external constraints, we deploy capital swiftly and broadly, turning opportunities into realities for our clients. Our autonomy is your advantage.



### Fast Deployment When It Matters

In the dynamic world of real estate, Spectra Lending excels in rapid closures. Our agile approach ensures swift, diligent deal-making. When time is crucial, we're the partner that delivers without delay.

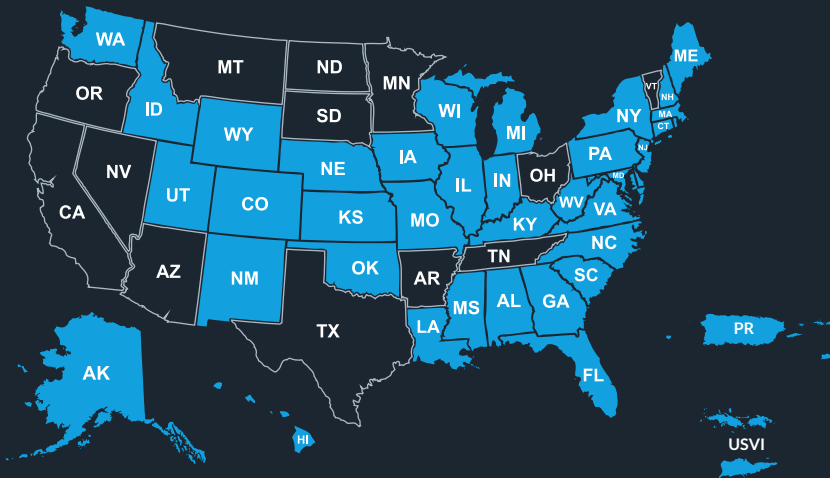


[spectralending.com](https://spectralending.com)

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# Creative Capital for **Complex** Situations

At Spectra Lending, we recognize that every commercial real estate endeavor comes with its unique set of hurdles. That's why we offer a suite of specialized lending products tailored to support our clients, whether they're involved in acquisitions, refinancing, or repositioning of assets. Our team of seasoned professionals works closely with each client to understand their specific requirements, offering bespoke financing solutions that go beyond traditional lending. We're not just lenders; we're your strategic partners in growth, committed to facilitating your success with agility, speed, and an unwavering commitment to service excellence.



## Where We Operate

Spectra Lending offers solutions in US, PR, and USVI. Lending solutions are available in all states except AZ, AR, CA, TX, MN, MT, NV, ND, OH, OR, SD, TN, and VT.

- Available
- Not Available

## Speed, Flexibility, And A Team You Can Trust

Turn challenges into opportunities.  
Connect with us today!

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