

Simple, flexible bridge loans from a lender you can trust

With more than 70 years of lending experience, American Savings Life Insurance Co, through its lending arm, American Life Financial, provides nationwide, LifeCo bridge-term financing for cash-flowing commercial real estate. Our experienced in-house team delivers flexible solutions and streamlined execution from term sheet through closing and servicing.

Scenarios where American Life Financial's LifeCo Bridge Loans are an ideal fit:

- Properties not yet eligible for permanent financing (underperforming or insufficiently seasoned performing assets)
- Transitional/value-add assets (temporary financing solution before refinancing or selling)
- Short term bridge financing (12 – 36 months)

Ideal Borrower: Experienced CRE sponsors with solid balance sheets and additional income sources, seeking flexible terms and a short PPP. Property has strong cash flow and low leverage but needs a short pre-pay term

Lifeco Bridge Program Highlights:

Property Types	Multifamily, Industrial (Flex & Warehouse), Retail, Office, Medical Office, Mixed-Use, Self-Storage, Mobile Home Parks, and Flagged Hospitality
Markets	Nationwide, including select secondary and tertiary markets
Loan Amounts	\$2 million – \$25 million+ (Target = \$5 million -- \$15 million)
Loan Term	12–36 Months, extension options available
Rates	Fixed rates of 7.75%–8.99% I/O (most loans are 7.99% - 8.50%)
LTV	Up to 65%
Lender Fees	1% origination fee + 1% exit fee
DSCR	1.25x I/O minimum Best pricing above 1.8x I/O
Earnouts	Available based on increased NOI
Recourse	Non-recourse w/ bad boy carveout available on a case-by-case basis
Prepayment	Minimum interest equal to one-half of the initial loan term
Not Eligible	Ground-Up Construction, Heavy Rehabilitation, Land Loans, Regional Malls, Certain Higher-Risk Property Types

The American Life Advantage:

- Flexible underwriting backed by a creative, deal oriented approach
- Dedicated in-house underwriting, closing, and servicing teams
- Certainty of execution with a LifeCo lender with a 70+ year lending track record

My Recently Closed Deals



\$16,230,000

- Medical Office Portfolio
New York & New Jersey
- Portfolio refinance & acquisition financing – 19 properties
 - 65% LTV



\$7,000,000

- Retail Strip Center
Smyrna, Tennessee
- Bridge-to-permanent refinance
 - 64% LTV

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