

# SPECIALIZED LENDING SOLUTIONS

IZO Capital is a vertically integrated senior and subordinate lending platform that specializes in middle-market residential construction financing. The firm is headquartered in Greenwich, CT and backed by a corporate credit investor with AUM exceeding \$4bn.

## Who We Are

IZO acts as a single point of leverage execution for residential developers, servicing all aspects of the loan from onboarding through payoff. By taking a “developer first approach”, IZO executives provide borrowers with the most competitive and flexible structuring capabilities.

## The Izo Difference



### Developer-Lender Model

Extensive experience in development and capital markets - over a 1,000 transactions with \$15bn+ aggregate value



### Institutional Capital

Backed by commitments from a \$1.2 bn regulated trust



### Flexibility

Ability to understand challenges of development projects and offer tailored financing solutions



### Agility

Experienced investment committee structure allows for nimble deployment of capital and shortened closing timeframes

## Our Services

### Construction Loan Structures

- All interest paid current
- Partial deferred interest
- Current interest plus Profit Participation

### Residential Rental Developments

- Multifamily
- Student Housing
- Manufactured Housing
- Single-Family Rental (SFR)
- Active Adult

### Target Markets

- Northeast
- Sunbelt
- Mountain States

### Key Terms

Loan size:	\$15-65MM
Leverage:	65-80% LTC
Borrower Rate:	SOFR + 400 - 600 BPS (structure dependent)
Recourse:	Completion and Carry Guarantees
Term:	36 to 48 Months
Deposits:	None
Origination Fee:	100-200 bps
Exit Fee:	50-100 bps

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