

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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