

# BARON CREEK PARTNERS

## REAL ESTATE LENDING

\$100M+ Performing Loans	Founded 2020 San Antonio, Texas	Direct Lender Balance Sheet Lending
<b>LOAN PARAMETERS</b>		
<b>Loan Amount</b>	\$150,000 up to \$10,000,000	
<b>Loan Type</b>	Acquisition, Refinance, Cash-Out, and Note Purchases	
<b>Property Types</b>	Retail, Office, Industrial, Hospitality, Multifamily, Mixed Use, Land, Ranch and Rural Land, Residential, and Primary Residential	
<b>Geography</b>	Texas	
<b>Loan-to-Value</b>	Up to 80%	
<b>Interest Rate</b>	9%-12%	
<b>Term</b>	Up to 3 years – Interest Only	
<b>Lender Fees</b>	1-4% depending on deal and complexity	
<b>Exit Fee</b>	Negotiable but generally 3%	
<b>Recourse</b>	Full recourse with personal guarantees from all principals – non-recourse options are available for certain income producing properties	
<b>Credit Requirements</b>	Minimum FICO: 650	

## WHY CHOOSE BARON CREEK PARTNERS?

- ✓ **Direct Balance Sheet Lender**  
No third-party approvals required
- ✓ **Fast Closing**  
Competitive turnaround times
- ✓ **Flexible Structures**  
Creative solutions for complex deals

- ✓ **Local Market Expertise**  
Deep knowledge of Texas markets
- ✓ **In-House Loan Servicing**  
12,000+ mortgages
- ✓ **Relationship-Focused**  
Building long-term partnerships

## CONTACT

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*All loans are subject to internal approval. Terms and conditions subject to change. Baron Creek Partners reserves the right to modify or discontinue any program without notice.*