MGP PRIVATE CREDIT FUND

A Manhattan Global Partners company

LOAN PROGRAMS FOR REAL ESTATE INVESTORS, 2027

Fix and Flip, Ground Up Construction, Stabilized Bridge and 30-Year DSCR Rental Loans

Up to 90% of your purchase price and 100% of your renovation or construction cost.



HEADQUARTERS	LENDING	PROGRAMS
One World Trade Center, New York	47 states	Five, from flip to portfolio

ABOUT US

A private investment fund. *Not a broker.*

Private investment fund

Sponsored by a New York family office

Business-purpose lending

WHO WE ARE

Backed by a family office.

MGP Private Credit Fund is a private investment fund sponsored by Manhattan Global Partners, a family office headquartered at One World Trade Center in New York. We originate and structure loans under our own name, and our lending is financed through approved arrangements with private financing partners.

WHAT WE DO

Short term to long term.

Fix and Flip, Ground Up Construction and Stabilized Bridge loans for the short term. DSCR rental loans on a 30-year term for the long term. Every loan is a business-purpose loan to the investor's company.

WHY INVESTORS WORK WITH US

One fund, *from purchase to permanent.*

Most investors use one lender to buy and renovate, and another to hold. We finance both. Start with a bridge loan, finish the work, then move into a 30-year DSCR rental loan with the same team.

1

One team, start to finish

You deal with one desk from term sheet to closing. Nobody shops your file around.

2

Sized on the property

Rental loans are underwritten on the property's cash flow, with no tax returns or personal income documents.

3

Leverage that gets deals done

Up to 90% of purchase price and 100% of rehab on a flip. Up to 80% loan to value on a rental.

4

Your first deal or your fiftieth

No prior experience is required on Fix and Flip or rental loans.

Fix and Flip. Ground Up. *Stabilized Bridge.*

$10M Up to $10 million on Fix and Flip and Ground Up loans. Ground Up financing covers both horizontal construction (site work, roads, utilities) and vertical construction (the homes themselves).

Fix and Flip

Buy, renovate, then sell or rent.

Loan size	**$100K to $10M**
Term	**12 months**
Purchase	**Up to 90%**
Rehab	**Up to 100%**
After-repair value	**Up to 75%**
Experience	**None required**

Ground Up Construction

Develop the site and build new homes.

Loan size	**$100K to $10M**
Term	**12 to 24 months**
Land	**Up to 75%**
Construction	**Up to 100%**
Scope	**Horizontal and vertical**
Experience	**Prior builds**

Stabilized Bridge

Rent-ready property, no renovation planned.

Loan size	**$100K to $3M**
Term	**12 months**
Purchase	**Up to 85%**
Loan to value	**Up to 70%**
Minimum FICO	**660**
Exit	**Sale or rental loan**

Indicative program terms. Leverage and experience requirements on larger loans may differ. Not a commitment to lend.

DSCR rental loans. *30-year term.*

Thirty-year loans sized on the property's rental income, not the investor's tax returns.

DSCR Rental Loan

Buy or refinance one rental property.

Loan size	**$100K to $2M**
Term	**30 years, fixed or adjustable**
Purchase or refinance	**Up to 80% LTV**
Cash-out refinance	**Up to 75% LTV**
Minimum FICO	**660**

DSCR Rental Portfolio

Finance several rentals under one loan.

Loan size	**$100K to $2M**
Term	**30 years**
Purchase or refinance	**Up to 80% LTV**
Cash-out refinance	**Up to 75% LTV**
Minimum FICO and DSCR	**680 and 1.05x**

Who we lend to

- Investors buying through an LLC or other company
- Non-owner-occupied houses, 2 to 4 units, townhomes and warrantable condos
- Flippers, builders and landlords

Not a fit

- A home the borrower or their family will live in
- Rural property
- Mixed-use, commercial or 5+ unit buildings

HOW IT WORKS

From first call *to funded.*

01

Send us the deal

The property address, the price and your plan for it.

02

Receive your terms

We quote the loan amount, rate and fees on a term sheet, the same day on a complete submission.

03

Underwriting

Appraisal, title, company documents, and a credit and background review.

04

Close and fund

We fund at closing. Renovation and construction funds are released in draws as work is completed.

What we ask for

- Formation documents for your LLC or corporation
- Purchase contract, or a mortgage statement for a refinance
- Scope of work and budget for renovation or construction
- Leases or market rents for rental loans
- Credit and background authorization for each guarantor

What it costs

- Rates and fees depend on the property, the leverage and the borrower's experience.
- They are quoted on your term sheet before you commit to anything.
- All loans are made to a company and carry a personal guaranty.

WHERE WE LEND

Lending in *47 states.*

We lend on investment real estate across 47 states. Coverage and licensing for a given state are confirmed on every term sheet.

39 states

Open for lending

Every state not named in the next two columns, including New York, New Jersey, Florida and Texas.

8 states

Through licensed lending partners

Arizona, California, Idaho, Minnesota, Nevada, North Carolina, Oregon and Utah.

3 states

Not available today

North Dakota, South Dakota and Vermont.

47
STATES WE LEND IN

5
LOAN PROGRAMS

30 yrs
LONGEST TERM OFFERED

HOW TO SUBMIT A DEAL

Term sheet *the same day.*

Email your deal to Private.Credit@manhattan.global. When a complete submission arrives on a business day, we can review the deal and issue a term sheet that day.

SUBJECT LINE New deal: property address and loan program

1. Who is involved

- Your name, firm and phone number
- Borrowing company name and state
- Guarantor names and estimated credit scores
- Flips, builds or rentals completed in the last three years

2. The property

- Full address
- Property type and number of units
- Purchase: price and target closing date
- Refinance: date bought, price paid, current payoff and estimated value

3. The plan and the numbers

- Loan amount requested ($100,000 minimum)
- Fix and Flip: rehab budget and after-repair value
- Ground Up: land cost, permit status, construction budget and completed value
- Rental: monthly rent, taxes, insurance and association dues

4. Attach if you have them

- Purchase contract
- Scope of work and budget
- Photos of the property
- Leases or rent roll

Have a deal in mind?

Send what you have to **Private.Credit@manhattan.global**. If something is missing, we will ask for it.

Important information *and regulatory compliance.*

Important information

This brochure is for informational purposes only and does not constitute a commitment to lend or an offer of credit. All loans are business-purpose loans made to a company or other business entity for investment or commercial purposes and are secured by non-owner-occupied real estate. No loan may be used for personal, family or household purposes, and no borrower, guarantor or family member may live in the property.

All loans are subject to underwriting, credit approval, appraisal, title review and final documentation. Rates, fees and maximum leverage are quoted on each term sheet and are not available on every transaction. Program terms are indicative, vary by state and transaction, and may change without notice.

Loans are full recourse and require a personal guaranty. Real estate investment involves risk, including loss of the property through foreclosure if a loan is not repaid. Bridge and construction loans are short-term and must be repaid or refinanced at maturity.

This page is a summary and is not legal or tax advice. Speak with your own advisers before you borrow.

Regulatory compliance

Business-purpose lending only. MGP Private Credit Fund does not make consumer loans. Every loan is made to a business entity and secured by non-owner-occupied real estate.

Federal law. The SAFE Act licensing regime applies to residential mortgage loans made primarily for personal, family or household use (12 U.S.C. § 5102(9); 12 C.F.R. § 1008.23). Credit extended primarily for business or commercial purposes is exempt from the Truth in Lending Act rules (Regulation Z, 12 C.F.R. § 1026.3(a)) and from the RESPA rules (Regulation X, 12 C.F.R. § 1024.5(b)(2)).

State law. New York (Banking Law § 590(1)(a)), New Jersey (N.J.S.A. 17:11C-53), Florida (Fla. Stat. § 494.001) and Texas (Finance Code § 156.002) define the regulated mortgage loan as a consumer-purpose loan. In states that license lenders whatever the purpose of the loan, or that require a registration, loans are made by a lending company of our financing partners that holds the required state license or registration. Loans are not currently available in North Dakota, South Dakota or Vermont.

Fair lending and screening. We do not discriminate against any applicant on a basis prohibited by the Equal Credit Opportunity Act. All borrowers and guarantors are subject to identity verification, anti-money-laundering review and OFAC sanctions screening.

Affiliates and securities. Manhattan Crypto Capital is an affiliated private fund manager named only to describe the sponsor group, and it does not fund these loans. Nothing in this brochure is an offer to sell, or a solicitation of an offer to buy, any security or fund interest.