



Investment & Commercial Lending Programs

Creative Capital Solutions for Real Estate & Business Growth

WHY GKAI CAPITAL

MULTIPLE CAPITAL LINES One relationship across residential, commercial, hospitality and business financing.	DIRECT REVIEW SUPPORT Preliminary underwriting guidance before a full submission.	CREATIVE STRUCTURING Layered capital, seller financing, cross-collateralization and portfolio solutions.
FAST PRELIMINARY REVIEWS Designed to quickly identify viable financing paths.	BROAD PROPERTY EXPERTISE Residential investment, commercial real estate, multifamily, hospitality and rural markets.	RELATIONSHIP-DRIVEN Built for repeat investors, developers, commercial operators and referring brokers.

PROGRAM OVERVIEW

Program	Purpose	Typical Structure	Typical Rates
Residential Fix & Flip	Purchase • Rehab • Bridge • Cash-Out	Up to 90% Purchase • Up to 100% Rehab • Up to 75% ARV • 12–24 Month IO	High-8% to Low-10%*
Ground-Up Construction	Spec • Build-to-Sell • Build-to-Rent	Up to 85–90% LTC • Up to 70–75% LTARV	High-8%*
DSCR Rental	Purchase • Refinance • Cash-Out	DSCR and No-Ratio options	Mid-6%*
Commercial Real Estate	Acquisition • Bridge • Refinance • Cash-Out	Investment and owner-user CRE	Mid-6%*
Multifamily & Development	Construction • Value-Add • Development	Custom debt and equity structures	Request Structure
Hospitality	Acquisition • Expansion • Bridge	Restaurant and hotel programs	Request Structure
Business Financing	Working Capital • Equipment • Acquisition • SBA	Multiple business capital structures	Request Structure

RESIDENTIAL FIX & FLIP

PURPOSE	TYPICAL STRUCTURE
• Purchase • Rehab • Cash-Out Refinance • Bridge Financing	• Up to 90% Purchase* • Up to 100% Rehab* • Up to 75% ARV* • 12–24 Month Terms • Interest Only

TYPICAL RATES	HIGHLIGHTS
• Starting in the high-8% to low-10% range*	✓ First-time and experienced investors ✓ LLC ownership accepted ✓ Single property or portfolio ✓ Cross-collateralization available ✓ Fast closings available

GROUND-UP CONSTRUCTION

PURPOSE	TYPICAL STRUCTURE
• Spec Homes • Build-to-Sell • Build-to-Rent	• Up to 85–90% LTC* • Up to 70–75% LTARV* • Interest-Only Construction Financing

TYPICAL RATES	HIGHLIGHTS
• Starting in the high-8% range*	✓ First-time ground-up considered with strong experience ✓ Experienced GC preferred ✓ Fast draw programs available ✓ Single projects or multiple builds

DSCR RENTAL LOANS

PURPOSE	PROGRAMS
• Long-Term Rentals • Short-Term Rentals • Portfolio Expansion	• Purchase • Rate & Term • Cash-Out
TYPICAL RATES	HIGHLIGHTS
• Starting in the mid-6% range*	✓ No income documentation ✓ DSCR and No-Ratio options ✓ Rural markets considered ✓ LLC ownership accepted ✓ Interest-only options ✓ Portfolio financing

COMMERCIAL REAL ESTATE

ELIGIBLE PROPERTY TYPES	PROGRAMS
• Retail • Office • Mixed Use • Industrial • Warehouse • Hospitality • Medical • Multifamily	• Acquisition • Refinance • Cash-Out • Bridge • Stabilized Assets
TYPICAL RATES	HIGHLIGHTS
• Starting in the mid-6% range*	✓ Seller financing welcomed ✓ Cross-collateralization available ✓ Blanket loans ✓ Owner-user ✓ Investment property ✓ Portfolio acquisitions

MULTIFAMILY & DEVELOPMENT

PROGRAMS	PROJECT SIZE
• Acquisition • Construction • Value-Add • Development	• Small Balance • Institutional • Large Portfolio
CAPITAL OPTIONS	HIGHLIGHTS
• Senior debt • Mezzanine financing • Preferred equity • Joint venture structures	✓ Equity partners available ✓ Custom structures based on sponsor, collateral and project scope

HOSPITALITY

ELIGIBLE ASSETS	PROGRAMS
• Hotels • Restaurants • Entertainment Venues • Hospitality Portfolios	• Acquisition • Expansion • Repositioning • Bridge • Operating Business with Real Estate
CAPITAL OPTIONS	HIGHLIGHTS
• Senior debt • Bridge capital • Seller carry integration • Multiple capital stack options	✓ Seller-carry structures welcomed ✓ Operating businesses considered ✓ Portfolio acquisitions

BUSINESS FINANCING

PROGRAMS	LOAN AMOUNTS
• Working Capital • Equipment • Expansion • Acquisition • Partner Buyouts • SBA • Lines of Credit	• \$50,000 – \$15,000,000+

COMMON USES	HIGHLIGHTS
• Inventory • Location expansion • Equipment acquisition • Business acquisition • Refinancing and growth capital	✓ Multiple capital lines ✓ Programs vary by revenue, credit, industry and time in business

SPECIALTY PROGRAMS

✓ Cross-Collateralization	✓ Blanket Loans	✓ Rural Investment Properties
✓ Portfolio Refinances	✓ Bridge Financing	✓ Cash-Out
✓ Construction	✓ Hospitality	✓ Mixed-Use
✓ Seller Financing Structures	✓ Joint Venture Equity	✓ Private Credit
✓ Institutional Capital		

WHY BROKERS WORK WITH GKAI CAPITAL

✓ Multiple capital lines through a single relationship	✓ Creative structuring for complex transactions
✓ Direct underwriting guidance before submission	✓ Commercial and residential expertise
✓ Fast preliminary reviews	✓ Ability to structure layered capital stacks including senior debt, seller financing, and equity solutions
✓ Relationship-driven approach designed for repeat investors, developers, and commercial operators	

TRANSACTIONS WE COMMONLY FINANCE

RESIDENTIAL	COMMERCIAL	BUSINESS
✓ Fix & Flip ✓ Ground-Up Construction ✓ Rental Portfolio ✓ Bridge ✓ DSCR ✓ Rural Investment Properties	✓ Retail ✓ Mixed-Use ✓ Office ✓ Industrial ✓ Warehouse ✓ Hospitality ✓ Multifamily	✓ Working Capital ✓ Equipment ✓ Expansion ✓ SBA ✓ Acquisition ✓ Partner Buyouts

SUBMISSION CHECKLIST

RESIDENTIAL	COMMERCIAL	BUSINESS
• Purchase Contract • Scope of Work • Budget • Experience • Credit • Entity Documents	• Executive Summary • Rent Roll • Operating Financials • Purchase Contract • Entity Documents • Personal Financial Statement • Liquidity Verification	• Business Financials • Tax Returns • Debt Schedule • Ownership Structure • Requested Financing • Use of Funds

DISCLAIMER

Rates, leverage, loan sizes, and terms vary by sponsor qualifications, collateral, market conditions, and final underwriting. Information presented represents typical financing structures available through GKAI Capital's multiple capital lines and does not constitute a lending commitment.

Contact

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