



## Commercial Lending Program

National Life Group (“NLG”), through Sentinel Investments, provides fixed and floating rate first mortgage loans to experienced borrowers in the top 50 MSAs throughout the United States.

### Office

Urban/Suburban office buildings

### Retail

Grocery-anchored community centers and in-fill retail with high traffic counts

### Multi-Family

Class “A” apartment, including student housing

### Industrial

Warehouse properties (distribution / flex)

### Medical office

On-campus medical office buildings

### Deal Parameters:

Loan Amount	\$10 to \$50 million (larger for portfolios)
Target Markets	Top 50 MSAs in U.S.
Recourse	Non-recourse (standard carve-outs)
Prepay	Yield Maintenance (plus Flex prepay)
Loan Term	Floating to Fixed (5 to 25 years)
Amortization	Up to 30 yrs + IO for lower LTV
Rate Lock	At application
LTV	Up to 75%
Forwards	Up to 6 months

### NLG Regional Coverage



#### Central Region

John Stewart  
214.638.9295

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#### West Region

Scott Hinckley  
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#### Northeast Region

Geoffrey Emanuel  
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#### Southeast Region

Dan Mosley  
214.638.9252

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#### Shared Markets:

**Texas & Oklahoma** – Dan Mosley and John Stewart

**Georgia** – Geoff Emanuel and Dan Mosley

**Florida** – Geoff Emanuel (Jacksonville Only) and Dan Mosley

\*If a correspondent has a loan request that is outside of their market, the correspondent will continue to work with their assigned Sentinel contact regardless of where the property is located.

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