



# Lending solutions

## Residential and commercial real estate

Managing your liabilities, such as your mortgage, is just as important as managing your assets. Whether you're buying new real estate, refinancing, or looking for ways to create liquidity, we can help design a solution that takes into account your overall financial strategy and goals.

### Residential

Our residential real estate offerings include a range of adjustable rate mortgages, with varying fixed rate periods, for single family residences, multiple secondary residences, estates, townhouses, condos and New York City co-ops. Interest-only and fully amortizing loans are standard options. Relationship pricing discounts, based on assets held within our firm, are available to certain qualifying clients.

We also offer a home equity line of credit (HELOC), which may be used in addition to a traditional mortgage or as a replacement for an existing standard mortgage.

We differentiate ourselves from other lenders based on our ability to offer loans to individuals and entities such as trusts, LLCs and partnerships. Our dedicated in-house mortgage lending specialists work seamlessly with clients and their Relationship Managers to provide comprehensive service from the start of the application process, through funding, and the life of your loan.

**Minimum loan size:** \$1 million for borrowers with \$2 million in assets under management ("AUM") at Deutsche Bank, otherwise \$2 million.

**Minimum net worth:** \$10 million net worth or at least \$5 million in AUM at Deutsche Bank.

### Commercial

Our commercial real estate lending program provides short-, medium- and long-term loans secured by commercial real estate with personal guarantees.

A highly experienced commercial real estate lending specialist works with you and your Relationship Manager throughout the lending process.

Our capabilities include financing for acquisitions and refinancing of both maturing debt and existing debt for purposes of extracting liquidity and/or equity. Eligible property types include:

- Multi-family rental apartments
- Warehouse: multi-tenanted or investment grade
- Office: multi-tenanted with long-term leases
- Retail: multi-tenanted with strong grocery anchored preferred

**Minimum loan size:** \$10 million per property

**Minimum net worth:** \$100 million and unencumbered liquidity of \$10 million

We can also facilitate access to Deutsche Bank's global investment banking platform for non-recourse loan options.

# About Deutsche Bank Wealth Management

Deutsche Bank Wealth Management serves as a trusted partner to wealthy individuals, family offices and select institutions. With practices in the Americas, Europe and Emerging Markets, we are one of the largest wealth managers globally. As a full-service wealth management firm, we offer our clients a comprehensive suite of private banking solutions, including access to the broader financial offering of Deutsche Bank.

We would welcome the opportunity to work with you. For more information please contact your Relationship Manager or visit [deutschebankwealth.com](https://www.deutschebankwealth.com)

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Deutsche Bank Trust Company Americas NMLS#: 405572 DB Private Clients Corp. NMLS#: 171514

