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| Loan Amount | \$750,000 to \$10,000,000 maximum |
| Loan Term | Up to 25 years |
| Amortization | Up to 25 years |
| Minimum DSC | 1.20 |
| Maximum LTV | 90% |
| Fixed Rate | Yes |
| Adjustable Rate | Available |
| Eligible Property | Owner occupied |
| Eligible Borrower | 650 Minimum credit score – No previous bankruptcy |
| Occupancy Requirement | Minimum 51% |
| Tax and Insurance Escrows | No |
| Replacement Reserves | No |
| Recourse | Full recourse |
| Required Reports | Appraisal and environmental report |
| Prepayment | Declining 5% for years 1-5 |
| Pricing | See Rate Sheet |
| Rate Lock | Up to 30 days |
| Processing Fee | \$2,500. Covers underwriting costs and travel expenses |
| Report Deposit | \$7,500. Covers estimated costs for appraisal and environmental report |
| Origination Fee | Minimum 1%. Par pricing available |



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|----------------------------------|--|
| Loan Amount | \$5,000,000 maximum |
| Loan Term | Up to 25 years |
| Amortization | Up to 25 years |
| Minimum DSC | 1.20 |
| Maximum LTV | 90% general purpose (60-80% special purpose) |
| Fixed Rate | No |
| Adjustable Rate | Floating rate based on Prime plus a spread. Maximum rate of 2.75% over Prime |
| Eligible Property | Owner occupied |
| Eligible Borrower | 650 Minimum credit score – No previous bankruptcy |
| Occupancy Requirement | Minimum 51% |
| Tax and Insurance Escrows | No |
| Replacement Reserves | No |
| Recourse | Full recourse |
| Required Reports | Appraisal and environmental report |
| Prepayment | 5%, 3%, 1%, first three years |
| Pricing | See Rate Sheet |
| Rate Lock | Up to 30 days |
| Processing Fee | \$2,500. Covers underwriting costs and travel expenses |
| Report Deposit | \$7,500. Covers estimated costs for appraisal and environmental report |
| Origination Fee | Minimum 1%. Par pricing available |