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Ratesheet ID: 12/08/08

Wholesale Apartment and Commercial Financing

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****CA Apartment programs with DCR's as low as .80%!!** Call for details**

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Nationwide

APARTMENT LOAN PROGRAMS

Nationwide

FULL DOC PREMIER	Loan Program	Start Rate	Credit Score	Margin	Minimum DCR	LTV	Term	Pre-Payment
	5 Yr Fixed	6.500%	660+	2.75%	1.20	80%	30/5	4.5 Yrs YM
	7 Yr Fixed	6.550%	660+	2.75%	1.20	80%	30/7	6.5 Yrs YM
	10 Yr Fixed	6.500%	660+	2.75%	1.20	80%	30/10	9.5 Yrs YM
*5 units and above. Full Doc Only. 680 Min Fico. Tax & Ins. impounds required. Available in major U.S. markets. \$750k minimum loan amounts. LTV > 55% add .160 bps. LTV > 65% add .300 bps. Par pricing available Index 6-Mo. LIBOR								

STATED

Apartment Loan Programs from \$300,000

STATED

STATED PREMIER	Loan Program	Start Rate	Credit Score	Max DTI	Minimum DCR	LTV	Term	Pre-Payment
	3 Yr Fixed	7.000%	660+	50%	1.15	80%	30/30	3,2,1
	5 Yr Fixed	7.625%	660+	50%	1.15	80%	30/30	5,4,3,2,1
	15 Yr Fixed	8.250%	660+	50%	1.15	80%	15/15	5,5,5,5,4,4,3,2,1
*5 units and above. 660 Min Fico. Add .25% for Fico < 700. LTV > 70% add .250%. LTV > 75% add .50%. Max LTV on Cashout-Refi = 75%. 1.15 DCR for purchase and rate & term refinance only. Tax returns generally not required. Verified Assets. Full Recourse. > 15 units DCR min. = 1.20%. Major U.S. Metro areas only. Par pricing available Index: LIBOR								

Commercial Financing from \$500,000

FULL DOC EXPRESS	Loan Program	Start Rate	Credit Score	Margin	Minimum DCR	LTV	Term	Pre-Payment
	3 Yr Fixed	6.750%	680+	3.250%	1.25	75%	30/10	3-2-1
	5 Yr Fixed	7.000%	680+	3.250%	1.25	75%	30/10	4-3-2-2-1
	7 Yr Fixed	7.250%	680+	3.250%	1.25	75%	30/10	5-4-3-3-2-1
	10 Yr Fixed	7.750%	680+	3.250%	1.25	75%	30/10	5-5-4-4-3-2-1
Full Doc. Refi/Purchase max LTV = 75%. 660 Minimum Fico. Interest and Payments adjust every 6 Months after fixed period. 6 Mo. Libor Index								

Alt-A Commercial Financing

LITE DOC EXPRESS ALT-A	Loan Program	Start Rate	Credit Score	Max DTI	Minimum DCR	LTV	Term	Pre-Payment
	5 Yr Fixed	8.125%	660+	50%	1.20	80%	30/30	5,4,3,2,1
	15 Yr Fixed	8.750%	660+	50%	1.20	80%	15/15	5,5,5,5,4,4,3,2,1
Financing available for multi-tenant office, Retail, Warehouse and other commercial properties. Available in large U.S. markets. Borrower tax returns generally not required. \$500k minimum loan amounts. Maximum cash out refinance 70% LTV. Add .25% for Fico < 700. LTV > 75% add .50%. Full								

PRIVATE PORTFOLIO PROGRAMS

INCOME PROPERTIES	Loan Program	Start Rate	MAX Loan	Loan Type	Minimum DCR	LTV	Term	Pre-Payment
	12 mth	9.99 -12.00%	\$50.0M	R / P	NA	65%	IO	NA
	24 mth	9.99 -12.00%	\$50.0M	R / P	NA	65%	IO	NA
	36 mth	9.99 -12.00%	\$50.0M	R / P	NA	65%	IO	NA
Financing available for most property types. Rates and terms depend upon specific loan characteristics. Strong sponsorship required.								

DEVELOPMENT CONSTRUCTIO N LAND- (Private)	Loan Program	Start Rate	Margin	Qualifying Rate	Minimum DCR	LTV	Term	Pre-Payment
	Portfolio	6.525%	1.000%	6.525%	NA	75%	IO	NA
	Private	12.000%	NA	12.000%	NA	60%	IO	NA
	Mezzanine	14.000%	NA	14.000%	NA	80%	IO	NA
Rates and terms depend upon specific loan characteristics. Strong sponsorship required.								

Submit your loan now!! Fax or email the 1003, Credit Report, Rent Roll and Operating Statements (or Schedule E and/or Realtor Set Up Sheet) to (949) 613-7102 and we will respond generally within 24 hours.

Visit our website @ www.commercialmortgages101.com for updated rates, program details, apartment and commercial forms

All rates are subject to change without notice. This sheet is intended for use by Licensed Real Estate Professionals

Ratesheet does not determine loan eligibility, transactions are subject to application, underwriting and approval.