



"It is not business as usual". Being patient only gets what those that hustle leave behind.

## Apartment and Commercial Financing

PROGRAM HIGHLIGHTS: 1. Low Start ARMS 5.00% 2. Market Rents 3. Interest Only Programs 4. 60 day rate locks available 5. Rebates available on some Programs 6. GREAT Owner User Rates

Apartment and Commercial Financing: 5 units and above, office buildings, strip centers, single purpose, and other types of commercial properties. Do not let these opportunities pass you by. Expert assistance with impressive response times. Consult an industry leader. We simply deliver and close loans.

Program Number	Fixed Term	Start Rate	Margin	Index	DCR (P/R)	LTV (P/R)	Loan Term	Pre-Payment
1000 Nationwide	5 Year Fixed	5.040%	N/A	N/A	1.25	80/75	30/5	4.5 Year Yield Maintenance
	7 Year Fixed	5.320%	N/A	N/A	1.25	80/75	30/7	6.5 Year Yield Maintenance
	10 Year Fixed	5.520%	N/A	N/A	1.25	80/75	30/10	9.5 Year Yield Maintenance
	30 Year Fixed	PLEASE CALL	N/A	N/A	1.25	80/75	30/30	15 Year Yield Maintenance
A. Loan Sizes: from \$750,000 (Loans from \$500K available in CA) B. Multifamily Only C. Population 50k or Greater MSA'S D. Max LTV 80% E. Minimum Credit Score: 680								
200 Nationwide	3 Year Fixed	6.450%	4.500%	3 Month LIBOR	1.30	70/70	25/4	5-3-1
	5 Year Fixed	6.790%	4.500%	3 Month LIBOR	1.30	70/70	25/6	5-4-3-2-1
	7 Year Fixed	6.900%	4.500%	3 Month LIBOR	1.30	70/70	25/8	7-6-5-4-3-2-1
A. Loan Sizes: \$1MM to \$5MM. (Loans under \$1MM case by case. Add .125% to Rate.) B. Multifamily & Commercial - Office, Retail, Industrial, Flex & Warehouse Buildings. For Rates, please see commercial section below. C. Population 25k or Greater D. Max LTV 75% E. Minimum Credit Score: 660								
1200 Multifamily MHP CA, OR, WA	3 Year Fixed	6.000%	2.75%	6 Mo LIBOR	1.25	60	30/30	3-3-2-1
	5 Year Fixed	6.750%	2.75%	6 Mo LIBOR	1.25	60	30/30	4-3-2-1-1
	7 Year Fixed	7.250%	2.75%	6 Mo LIBOR	1.25	60	30/30	5-4-3-2-1-1
	10 Year Fixed	7.625%	2.75%	6 Mo LIBOR	1.25	60	30/30	5-4-3-2-1-1-1-1
	15 Year Fixed	7.875%	2.75%	6 Mo LIBOR	1.25	60	30/30	5-4-3-2-1-1-1-1-1-1-1-1
A. Loan amounts \$400,000-\$3,000,000								
700 Select CA Counties	1 Yr Adjustable	6.100%	2.63%	1 Year CMT	1.15	70/70	30/15	1-1-1
	3 Year Fixed	6.200%	2.63%	1 Year CMT	1.15	70/70	30/15	2-1-1
	5 Year Fixed	6.400%	2.63%	1 Year CMT	1.15	70/70	30/15	2-1-1-1
	7 Year Fixed	6.900%	2.63%	1 Year CMT	1.15	70/70	30/15	3-3-2-2-1-1
A. Case by case use of market rents B. Loan sizes \$350,000-\$5,000,000								
Market Rents to a 1.10 DCR!								
400 Select CA Counties	6 month ARM	5.250%	2.550%	12 MAT	1.20	75/65*	30/30	2-2-2
	3 Year Fixed	5.900%	2.550%	12 MAT	1.20	75/65*	30/30	2-2-2
	5 Year Fixed	6.500%	2.550%	12 MAT	1.20	75/65*	30/30	2-2-2-1-1
A. Max LTV 75% B. Cash out refinance Max LTV 65% C. Stated loan available (Max LTV 60%) D. * LTV and cash out are deal specific								
800 Select California Counties	6 month ARM	5.250%	2.875%	6 Mo LIBOR	1.25	75	30/10	3-2-1
	3 Year Fixed	6.000%	2.875%	6 Mo LIBOR	1.25	75	30/10	3-2-1
	5 Year Fixed	6.500%	2.875%	6 Mo LIBOR	1.25	75	30/10	3-2-1-1-1
	7 Year Fixed	6.625%	N/A	6 Mo LIBOR	1.25	75	30/7	5-4-3-2-1
A. Loan amounts from \$350,000 B. No Cash Out. This program requires higher debt coverage of 1.25 C. Market Rents available on Standard Program 800								

## Commercial Loan Programs

1800 Nationwide	3 Year Fixed	5.700%	N/A	N/A	1.25	75	25/3	3.0 Year Yield Maintenance
A. Loan Sizes: \$350K to \$3MM. B. Purchase and Rate & Term Refinance. Max LTV may vary from 65% to 75% depending upon collateral and borrower. C. Commercial - Office, Retail, Single Tenant, Warehouse, Mixed Use and Multifamily Buildings.								
1600 Nationwide	5 Year Fixed	6.660%	3.75%	5 Yr Swap	1.30 / 1.40	65/60	25/25	5-4-3-2-1
A. Multi-tenant Retail, Industrial, Office, Single Tenant, and Single Tenant NNN B. Call for quote. Conventional owner user and SBA 504 programs available!								
400 CA Only	3 Year Fixed	6.875%	3.00%	12 MAT	1.25	75/65	30/10	2-2-2
	5 Year Fixed	7.375%	3.00%	12 MAT	1.25	75/65	30/10	2-2-2-1-1
A. Multi-tenant Retail, Industrial, Office and Mixed Use. B. Interest rate and/or DCR may be priced for type or condition of building C. On purchase DCR can be as low as 1.20 for .25 add to rate and margin								

HOW TO SUBMIT A LOAN: Fax the 1003, Credit Report, Rent Roll and Operating Statements (or Realtor Set Up Sheet or Schedule E) to (714) 908 - 5101 and we will respond generally in less than 24 hours, normally the same day.