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MULTI-FAMILY / MOBILE HOME PARK PROGRAMS

SMALL BALANCE \$500,000 TO \$5,000,000

PROGRAM CODE MF101		E-Z QUAL PORTFOLIO STYLE			FICO 680	
MAX LTV	FIXED TERM	par	1% YSP	AMMORTIZATION	PPP	
80% PURCHASE 80% REFINANCE	3 YEAR	7.13%	N/A	30	4%, 2%, 0%	
	5 YEAR	7.07%	N/A		5%, 4%, 3%, 2%, 0%	
	7 YEAR	7.05%	N/A		5%, 5%, 4%, 4%, 3%, 2%, 0%	
	10 YEAR	7.12%	N/A		5%, 5%, 4%, 4%, 3%, 2%, 1%, 1%, 0%	
	15 YEAR	7.77%	N/A		5%, 5%, 4%, 4%, 3%, 2%, 1%, 1%, 0%	

PROGRAM DETAILS
 -10% of down payment from gift allowed
 -Adjustments: Add +.10% for loans greater than 75% LTV or for trailer parks
 -No Balloon

INTEREST ONLY OPTION
 Interest only available under the following conditions:
 2 year interest only period available with 700 mid FICO
 3 year interest only period available with 720 mid FICO
 4 year interest only period available with 740 mid FICO
 Rate adjustment - Add .10%

PROGRAM CODE MF103SEPOct		BUY-DOWN PORTFOLIO STYLE			FICO 680	
FIXED TERM	LTV 80%*	65%*	55%*	AMMORTIZATION	FEE	PPP
5 YEAR	6.760%	6.690%	6.630%	30	1%**	4.5 YEARS
7 YEAR	6.710%	6.640%	6.580%		1%**	6.5 YEARS
10 YEAR	6.720%	6.650%	6.590%		1%**	9.5 YEARS

PROGRAM DETAILS
 * Debt coverage ratio minimums must also be met. 1.25 min for 80% LTV. 1.35 min for 65% LTV. 1.55 min for 55% LTV
 **Pricing for loans over \$1.5 million. Loans up to \$1 million fee = 1.75%, Loans over \$1 million up to \$1.5 million fee = 1.5%
 -DCR 1.2 available with pricing adjustment. 1.15 available in select CA markets with pricing adjustment
 -2 year interest only structures available with pricing adjustment -PPP is Yield Maintenance

PROGRAM CODE MF102		CONDUIT STYLE			FICO 700	
MAX LTV	FIXED TERM	RATE	AMMORTIZATION	FEE	PPP	
80% PUR 75% REFI	10 YEAR	N/A	30	PAR*	LOCK OUT YRS 1-5 5%, 4%, 3%, 2%, 1%	

PROGRAM DETAILS
 *Par pricing for loans over \$1.5 million. Loans up to \$1 million fee = 1%, Loans over \$1 million up to \$1.5 million fee = .5%
 - Interest only available for up to 3 years - add .10% to rate
 - "B" or better property quality with no significant deferred maintenance

PROGRAM CODE MFSB		CADILLAC "SMALL BALANCE"			FICO 660	
FIXED TERM	LTV 80%*	65%*	55%*	BALLOON	FEE	PPP
10 YEAR	6.294%	6.154%	5.954%	10	PAR**	9.5 YEARS
15 YEAR	6.910%	6.750%	6.590%	15	PAR**	14.5 YEARS
30 YEAR	6.799%	6.659%	6.459%	30	PAR**	14.5 YEARS

PROGRAM DETAILS
 * Debt coverage ratio minimums must also be met. 1.25 min for 80% LTV. 1.35 min for 65% LTV. 1.55 min for 55% LTV
 ** Par pricing for loans over \$1.5 million. Loans up to \$1 million fee = 1%, Loans over \$1 million up to \$1.5 million fee = .5%
 - Loan maximum is \$3 million except in the following areas: Miami, Boston, Los Angeles, Orange County (CA), San Diego, San Francisco and Washington DC. - Pre-payment is Yield Maintenance

LARGE BALANCE \$5,000,000 AND UP

PROGRAM CODE MFNR		CADILLAC "LARGE BALANCE"			FICO 660	
FIXED TERM	LTV 80%*	65%*	55%*	BALLOON	FEE	PPP
10 YEAR		6.134%		10	PAR**	DEFEASANCE
15 YEAR	6.446%	6.346%	6.246%	15	PAR**	YIELD MAINT.
30 YEAR	6.729%	6.629%	6.529%	30	PAR**	YIELD MAINT.

PROGRAM DETAILS
 ** Rebate is available on a case by case basis
 -Strong borrower and property required. -Customized terms available

PROGRAM CODE MF30		FIXED RATE			FICO 650	
FIXED TERM	LTV 80%*	65%*	55%*	AMMORTIZATION	FEE	PPP
30 YEAR	6.550%	6.390%	6.230%	30	PAR**	14.5 YEARS
15 YEAR	6.310%	6.150%	5.990%		PAR**	14.5 YEARS
10 YEAR	6.310%	6.150%	5.990%		PAR**	9.5 YEARS
7 YEAR	6.400%	6.240%	6.080%		PAR**	6.5 YEARS
5 YEAR	6.780%	6.620%	6.460%		PAR**	4.5 YEARS

PROGRAM DETAILS
 * Debt coverage ratio minimums must also be met. 1.25 minimum for 80% LTV. 1.35 minimum for 65% LTV. 1.55 minimum for 55% LTV
 ** Par pricing for loans over \$1.5 million. Loans up to \$1 million fee = 1%, Loans over \$1 million up to \$1.5 million fee = .5%
 -Loan maximum is \$3 million except in the following areas: Miami, Boston, Los Angeles, Orange County (CA), San Diego, San Francisco. -Pre-payment is Yield Maintenance

PROGRAM CODE MF105		SCRATCH 'N DENT			FICO 620	
MAX LTV	FIXED TERM	par	1% YSP	AMMORTIZATION	PPP	
80% PURCHASE	6 MONTH	N/A	N/A	30	5%, 4%, 3%, 2%	
80% REFINANCE	3 YEAR	N/A	N/A		5%, 4%, 3%, 2%	
	5 YEAR	N/A	N/A		5%, 4%, 3%, 2%, 1%	

PROGRAM DETAILS
 -Seller financing allowed to reach maximum LTV of 85%
 -Property condition not an issue

PROGRAM CODE MF104		INTEREST ONLY			FICO 700	
MAX LTV	FIXED TERM	par	1% ysp	AMMORTIZATION	PPP	
80% PURCHASE	3 YEAR	N/A	N/A	30	3%, 2%, 1%	
75% REFINANCE	5 YEAR	N/A	N/A		3%, 2%, 1%, 1%, 1%	

PROGRAM DETAILS
 -(1) Rate for loan amounts over \$2 million
 -(2) Rate for loan amounts under \$2 million
 -Interest only during the fixed term only - Add .125% to rate for purchases over 75% LTV
 -"B" or better property with no significant deferred maintenance

PROGRAM CODE MF106		NEGATIVE CASH FLOW			FICO 680	
MAX LTV	FIXED TERM	RATE	FEE	AMMORTIZATION	PPP	
75%	3 YEAR	7.505%	PAR*	30	4%, 2%, 0%	
	5 YEAR	7.445%			5%, 4%, 3%, 2%, 0%	

PROGRAM DETAILS
 * Par pricing for loans over \$1.5 million. Loans up to \$1 million fee = 1%, Loans over \$1 million up to \$1.5 million fee = .5%
 •Minimum 6 months PITI outside of closing
 •Max DTI including the negative cash flow from property not to exceed 45%
 -PPP can be bought down to step down PPP. Contact your Account Rep for details.

PROGRAM CODE MF85		HIGH LTV 85%			FICO 680	
MAX LTV	FIXED TERM	RATE	DCR	AMMORTIZATION	PPP	
75% Purchase Only	5 YEAR	13.15%	1.05% Combined	30	Yield Maintenance	
	10 YEAR	12.95%				
	15 YEAR	12.95%				

PROGRAM DETAILS
 -This is a 2nd loan to be used in conjunction with the E-Z Qual Portfolio Style program
 -Loan amounts: \$100,000 to \$400,000
 -1% origination fee charged by the lender. Broker cannot make money on this 2nd piece
 -Fully amortized to match the term of the first loan.

RETAIL / OFFICE / INDUSTRIAL / SELF STORAGE

LARGE BALANCE \$5,000,000 AND UP

PROGRAM CODE T103		NON-RECOURSE ROLLS ROYCE				FICO 680	
Property Types - Office, Retail, Light Industrial, Warehouse, Self Storage, Mixed Use, Mobile Home Parks, Hotels							
FIXED TERM	MAX LTV	RATE	MIN DCR	AMMORTIZATION	FEE	PPP	
10 YEARS	80%	6.534%	1.25%	30	NEGOTIABLE	DEFEASANCE	
Hotel Properties - add .25% to the rate. The maximum LTV is 75%.							
PROGRAM DETAILS							
* Debt coverage ratio minimums must also be met. 1.25 minimum for 80% LTV. 1.35 minimum for 65% LTV. 1.55 minimum for 55%							
-Strong borrower and property required. -Customized terms available							

SMALL BALANCE COMMERCIAL \$500,000 TO \$5,000,000 INVESTOR PROPERTIES ONLY

PROGRAM CODE TO101		PORTFOLIO STYLE				FICO 660	
Property Types - Office, Retail, Light Industrial, Warehouse, Self Storage, Mixed Use, Mobile Home Parks							
MAX LTV	FIXED TERM	par	1% ysp	AMMORTIZATION	PPP		
75% PURCHASE 75% REFINANCE	6 MONTH	7.672%	N/A	30 YRS. FOR LOANS LOWER THAN 70% LTV. 25 YRS. FOR LOANS OVER 70%	3%, 2%, 1%		
	3 YEARS	7.21%	N/A		3%, 2%, 1%		
	5 YEARS	7.209%	N/A		5%, 4%, 3%, 2%, 1%		
	7 YEARS	7.301%	N/A		5%, 5%, 4%, 4%, 3%, 2%, 1%		
	10 YEARS	7.546%	N/A		5%, 5%, 4%, 4%, 3%, 3%, 2%, 2%, 1% 1%		
15 YEARS	7.841%	N/A	5%, 5%, 4%, 4%, 3%, 3%, 2%, 2%, 1% 1%				
PROGRAM DETAILS							
-"B" or better property with no significant deferred maintenance							
-Owner User properties allowed in certain circumstances							
PROGRAM CODE TO105		CONDUIT STYLE COMMERCIAL				FICO 700	
Property Types - Office, Retail, Light Industrial, Warehouse, Self Storage, Mixed Use, Mobile Home Parks							
FIXED TERM	MAX LTV	RATE	MIN DCR	AMMORTIZATION	FEE	PPP	
10 YEARS	75%*	Call	1.25%	30	NEGOTIABLE	HYBRID	
PROGRAM DETAILS							
*Cash-Out Refi max LTV is 70%							
-Pre-payment: Lock-out for years 1-5 then step down 5%, 4%, 3%, 2%, 1% thereafter.							

SMALL BALANCE COMMERCIAL \$300,000 TO \$6,000,000

OWNER USER AND INVESTOR PROPERTIES

PROGRAM CODE T105		E-Z QUAL / BE THE BANK				FICO 600			
Multi-use Properties - Office, Office Condo, Retail, Light Industrial, Warehouse, Self Storage, Mixed Use									
FIXED TERM	MAX LTV	PAR	(-5)	(-1)	(-2)	AMMORTIZATION	MIN. DCR	PPP	
VARIABLE I			8.25%	8.50%	8.75%	9.25%	25	1.2	STEP-DOWN 10%-1%
2 YEAR FIXED	75% PURCHASE		6.75%	7.00%	7.25%	7.75%			
5 YEAR FIXED	75% REFINANCE		8.05%	8.30%	8.55%	9.05%			
10 YEAR FIXED**			8.48%	8.73%	8.98%	9.23%			
FOR START UP BUSINESSES ADD .5% TO RATE - **10 YEAR FIXED IS NOT AVAILABLE FOR START UP**									
FOR LOAN AMOUNTS BELOW \$500,000 ADD .5% TO RATE									
Special-use Properties - Restaurant, Buildings with Specialized Equipment, Auto Repair									
FIXED TERM	MAX LTV	PAR	(-5)	(-1)	(-2)	AMMORTIZATION	MIN. DCR	PPP	
VARIABLE I			8.75%	9.00%	9.25%	9.75%	25	1.2	STEP-DOWN 10%-1%
2 YEAR FIXED	60% PURCHASE		7.25%	7.50%	7.75%	8.25%			
5 YEAR FIXED	60% REFINANCE		8.30%	8.55%	8.80%	9.30%			
FOR START UP BUSINESSES ADD .5% TO RATE									
FOR LOAN AMOUNTS BELOW \$500,000 ADD .5% TO RATE									
Hotel / Motel Properties - Hotel, Motel, Bed and Breakfast									
FIXED TERM	MAX LTV	PAR	(-5)	(-1)	(-2)	AMMORTIZATION	MIN. DCR	PPP	
VARIABLE I			9.00%	9.25%	9.50%	10.00%	25	1.2	STEP-DOWN 10%-1%
2 YEAR FIXED	60% PURCHASE		7.50%	7.75%	8.00%	8.50%			
5 YEAR FIXED	60% REFINANCE		8.80%	9.05%	9.30%	9.80%			
SBA 504 Option - This is a 2nd loan used in conjunction with the above programs (Owner Occupied only)									
FIXED TERM	MAX CLTV*	RATE	FEE	AMMORTIZATION	MIN. DCR	PPP			
VARIABLE I	90% Purchase Only	7.25%	1.50%	20	1.15	STEP-DOWN 10%-1%			
-Add .5% fee to first mortgage -The funding of the SBA piece is typically delayed by several months. Nationwide Commercial Funding provides an interim loan until the SBA debenture funds. Interest rate for this interim loan is WSJ Prime +2% -No compensation is available for the SBA piece -CLTV for start-up businesses is 80-85%									
PROGRAM DETAILS									
-PPP buy-down available									
-Seller carry-backs allowed on a case by case basis with minimum 10% borrower equity injection									
-Borrower may make additional principal reductions without penalty up to 20% of the original note balance annually (10% annually for 10 year fixed)									
PROGRAM CODE T106		STATED INCOME				FICO 660			
Property Types - Office, Office Condo, Retail, Light Industrial, Warehouse, Mixed Use, Auto Repair									
FIXED TERM	MAX LTV	PAR	(-5)	(-1)	(-2)	AMMORTIZATION	MAX LOAN SIZE	PPP	
3 MONTH	90% OWNER OCC. PURCHASE		10.30%	10.50%	10.70%	10.80%	30	DEPENDS ON CREDIT SCORE AND LTV. SEE BREAKDOWN BELOW	5% FOR 5 YEARS
2 YEAR FIXED	80% TENANT OCC. PURCHASE		9.21%	9.51%	9.71%	10.11%			5% FOR 5 YEARS
5 YEAR FIXED	70% RATE AND TERM PURCHASE		9.45%	9.56%	9.95%	10.35%			10% FOR 5 YEARS
30 YEAR FIXED	65% CASH-OUT		9.70%	9.90%	10.10%	10.40%			10% FOR 10 YEARS
FOR LOAN AMOUNTS BELOW \$500,000 ADD .8% TO RATE									
LTV	MINIMUM CREDIT SCORE	RATE ADD		MAXIMUM LOAN AMOUNT					
60% OR LESS	660	0.00%		\$2,000,000					
60.01% TO 70%	660	0.25%		\$1,750,000					
70.01% TO 80%	680	0.50%		\$1,500,000					
80.01% TO 90%	700	1.20%		\$1,000,000					
PROGRAM DETAILS									
-Minimum 2 years verifiable business operations -30 year amortization (underwritten to a 25 year amortization)									
-Borrower may make additional principal reductions without penalty up to 20% of the original note balance annually									

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Rates and Programs are subject to change with out notice. All loans are subject to adjustment for age and property condition, unstable historical operations, multi-layered borrowing structures, credit scores and other exceptions to underwriting guidelines. Tax escrow/impounds required on all programs. Exceptions for LTV below 50% sometimes available

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