

MULTI-FAMILY						
Max LTV	Fixed Term	Max. Amortization	Loan Amount < \$3,000,000		Loan Amount > \$3,000,000	
Purchase -90%	Floating	30	3.75%		3.50%	
	5-year	30	3.60%		3.35%	
Rate & Term -85%	7-year	30	4.19%		3.94%	
	10-year	30	4.44%		4.19%	
Cash Out-80%	30-year	30	4.90%		4.65%	
NNN / OFFICE / RETAIL / INDUSTRIAL / SELF-STORAGE / HOSPITALITY						
Max LTV	Fixed Term	Max. Amortization	Loan Amount < \$1,500,000		Loan Amount > \$1,500,000	
Purchase -90%	Floating	30	3.65%		3.40%	
	5-year	30	4.00%		3.50%	
Rate & Term -85%	7-year	30	4.15%		3.55%	
	10-year	30	4.25%		4.00%	
Cash Out-80% Limited	30-year	30	5.05%		4.25%	
OWNER OCCUPIED / SBA / USDA						
Max LTV	Fixed Term	Max. Amortization	Loan Amount < \$1,500,000		Loan Amount > \$1,500,000	
Purchase -90%	Floating	25	3.99%		3.74%	
	5-year	25	4.00%		3.99%	
Rate & Term -87%	7-year	25	4.25%		4.15%	
	10-year	25	4.75%		4.50%	
Cash Out-87% Limited	15-year	25	4.85%		4.75%	
FARM / AGRICULTURAL						
Max LTV	Fixed Term	Max. Amortization	Loan Amount < \$1,500,000		Loan Amount > \$1,500,000	
Purchase -85%	Floating	30	2.12%		2.12%	
	3-year	30	3.06%		3.06%	
	5-year	25	2.57%		2.57%	
Rate & Term -85%	7-year	25	2.92%		2.92%	
	10-year	30	4.32%		4.32%	
	10-year	10	3.98%		3.98%	
Cash Out-80% Limited	15-year	15	4.23%		4.23%	
	15-year	25	4.52%		4.52%	
CHURCH / RELIGIOUS / EDUCATIONAL						
Max LTV	Fixed Term	Max. Amortization	Loan Amount < \$1,000,000		Loan Amount > \$1,000,000	
Purchase -90%	Floating	30	2.75%		2.75%	
	5-year	30	4.12%		3.87%	
Rate & Term -80%	7-year	30	4.32%		4.07%	
	10-year	30	4.52%		4.27%	
Cash Out-75% Limited	15-year	30	4.72%		4.47%	
	30-year	30	5.22%		4.97%	
REHAB / BRIDGE LOANS / HARD MONEY						
Max LTV	Fixed Term	Max. Amortization	Loan Amount < \$1,000,000		Loan Amount > \$1,000,000	
Purchase -75%	3	Interest Only	7.99%	18.00%	6.99%	18.00%
Refinance - 75%	3	Interest Only	7.99%	18.00%	6.99%	18.00%

*** NOTE: RATES VARY WIDELY DEPENDING ON BORROWERS CREDIT, LOAN TO VALUE (LTV), LOAN SIZE, PROPERTY CONDITION, LOCATION, MARKET CONDITIONS AND OTHER FACTORS.**