## **BlackWater Funding**

**Current Rates** 

Floating   30   3.06%   2.81%			MULTI-FAMILY		
S-year   30   3.60%   3.35%   3.45%   3.55%   3.61%   3.35%   3.45%   3.59%   3.45%   3.59%   3.45%   3.61%	Max LTV	Fixed Term	Max. Amortization	Loan Amount < \$3,000,000	Loan Amount > \$3,000,000
Age & Term -85%   7-year   30   3.79%   3.54%   3.59%   3.54%   3.59%   3.61	Purchase -90%	Floating	30	3.06%	2.81%
10-year   30   3.84%   3.59%   3.61%   3.50%   3.81%   3.50%   3.81%   3.50%   3.81%   3.50%   3.81%   3.50%   3.81%   3.50%   3.81%   3.50%   3.81%   3.55%   3.61%		5-year	30	3.60%	3.35%
NNN / OFFICE / RETAIL / INDUSTRIAL / SELF-STORAGE / HOSPITALITY	Rate & Term -85%	7-year	30	3.79%	3.54%
NNN		10-year	30	3.84%	3.59%
Max LTV	ash Out-80%	30-year	30	3.86%	3.61%
urchase -90%		NNN / OFFICE / R	RETAIL / INDUSTRIAL /SELF-STO	DRAGE / HOSPITALITY	
5-year   30   3.81%   3.50%     ate & Term -85%   7-year   30   3.84%   3.55%     10-year   30   3.85%   4.00%     ash Out-80% Limited   30-year   30   3.96%   4.25%	Max LTV	Fixed Term	Max. Amortization	Loan Amount < \$1,500,000	Loan Amount > \$1,500,000
Tyear   30   3.84%   3.55%   10-year   30   3.84%   3.55%   10-year   30   3.89%   4.00%   3.69%   4.25%   4.25%   3.56%   4.25%   4	Purchase -90%	Floating	30	2.97%	2.72%
10 year 30 3.89% 4.00% ash Out-80% Limited 30-year 30 3.96% 4.25%    Max LTV		5-year	30	3.81%	3.50%
Surchase -90%	Rate & Term -85%	7-year	30	3.84%	3.55%
Max LTV		10-year	30	3.89%	4.00%
Max LTV	ash Out-80% Limited	30-year	30	3.96%	4.25%
Floating 25 4.00% 3.75% 3.99% ate & Term -87% 7-year 25 4.50% 4.15% 4.25% ash Out-87% Limited 15-year 30 4.17% 4.17% 4.17% ash Out-80% Limited 15-year 30 4.81% 4.81% 4.81% ash Out-80% Limited 15-year 15 4.88% 4.88% 4.88% 4.88% 4.88% 4.88% 4.88% 4.88% 4.88% 4.88% 4.88% 4.88% 4.88% 4.88% 4.88% 4.88% 4.88% 4.88% 4.88% 4.50% 3.99ær 25 4.50% 3.79ear 25 4.88% 4.88			OWNER OCCUPIED / SBA / U	SDA	
S-year   25   4.50%   3.99%	Max LTV	Fixed Term	Max. Amortization	Loan Amount < \$1,500,000	Loan Amount > \$1,500,00
T-year 25 4.50% 4.15% 25 4.50% 4.25% 25 4.50% 4.25% 25 4.50% 4.25% 25 4.50% 4.75% 25 4.50% 4.75% 25 4.50% 4.75% 25 4.50% 4.75% 25 4.50% 4.75% 25 4.50% 4.75% 25 4.50% 4.75% 25 4.50% 2.46%	Purchase -90%	Floating	25	4.00%	3.75%
10-year 25 4.50% 4.25% ash Out-87% Limited 15-year 25 4.50% 4.75%     FARM / AGRICULTURAL		5-year	25	4.50%	3.99%
Table   15-year   25   4.50%   4.75%	Rate & Term -87%	7-year	25	4.50%	4.15%
FARM / AGRICULTURAL  Max LTV  Fixed Term  Max. Amortization  Loan Amount < \$1,500,000  Loan Amount > \$1,5  urchase -85%  Floating 30 2.46% 3-year 30 4.17% 4.17% 5-year 25 4.23% 4.23% 4.23% 3.45% 10-year 30 4.81% 4.81% 10-year 10 4.61% 4.61% 4.61% 4.61% 15-year 25 4.28% 4.88% 15-year 25 4.52%		10-year	25	4.50%	4.25%
Max LTV   Fixed Term   Max. Amortization   Loan Amount < \$1,500,000   Loan Amount > \$1,5	ash Out-87% Limited	15-year	25	4.50%	4.75%
Floating 30 2.46% 2.46%  3-year 30 4.17% 4.17%  5-year 25 4.23% 4.23%  ate & Term -85% 7-year 25 3.45% 3.45%  10-year 30 4.81% 4.81%  10-year 10 4.61% 4.61%  ash Out-80% Limited 15-year 25 4.88% 4.88%  15-year 25 4.52% 4.52%			FARM / AGRICULTURAL		
3-year 30 4.17% 4.17% 5-year 25 4.23% 4.23% ate & Term -85% 7-year 25 3.45% 3.45% 10-year 30 4.81% 4.81% 10-year 10 4.61% 4.61% ash Out-80% Limited 15-year 15 4.88% 4.88% 15-year 25 4.52% 4.52%	Max LTV	Fixed Term	Max. Amortization	Loan Amount < \$1,500,000	Loan Amount > \$1,500,00
5-year 25 4.23% 4.23% 4.23% ate & Term -85% 7-year 25 3.45% 3.45% 10-year 30 4.81% 4.81% 10-year 10 4.61% 4.61% ash Out-80% Limited 15-year 15 4.88% 4.88% 15-year 25 4.52% 4.52%	Purchase -85%	Floating	30	2.46%	2.46%
10-year 25 3.45% 3.45% 10-year 30 4.81% 4.81% 10-year 10 4.61% 4.61% ash Out-80% Limited 15-year 15 4.88% 4.88% 15-year 25 4.52% 4.52%		3-year	30	4.17%	4.17%
10-year 30 4.81% 4.81% 10-year 10 4.61% 4.61% sh Out-80% Limited 15-year 15 4.88% 4.88% 15-year 25 4.52% 4.52%		5-year	25	4.23%	4.23%
10-year 10 4.61% 4.61% sh Out-80% Limited 15-year 15 4.88% 4.88% 15-year 25 4.52% 4.52%	Rate & Term -85%	7-year	25	3.45%	3.45%
15-year 15 4.88% 4.88% 15-year 25 4.52% 4.52%		10-year	30	4.81%	4.81%
15-year 25 4.52% 4.52%		10-year	10	4.61%	4.61%
	Cash Out-80% Limited	15-year	15	4.88%	4.88%
CHURCH / RELIGIOUS / EDUCATIONAL		15-year	25	4.52%	4.52%
		C	HURCH / RELIGIOUS / EDUCAT	FIONAL	
Max LTV Fixed Term Max. Amortization Loan Amount < \$1,000,000 Loan Amount > \$1,0					Loan Amount > \$1,000,00

Purchase -90%	Floating	30	3.75%	3.75%
	5-year	30	4.00%	3.75%
Rate & Term -80%	7-year	30	3.84%	3.59%
	10-year	30	3.89%	3.64%
Cash Out-75% Limited	15-year	30	3.92%	3.67%
	30-year	30	3.96%	3.71%
	F	REHAB / BRIDGE LOANS / HARD M	IONEY	
Max LTV	Fixed Term	Max. Amortization	Loan Amount < \$1,000,000	Loan Amount > \$1,000,000
Purchase -75%	3	Interest Only	7.50% 18.00%	6.99% 18.00%
Refinance - 75%	3	Interest Only	7.50% 18.00%	6.99% 18.00%

<sup>\*</sup> Note: rates vary widely depending on borrower credit, loan to value (LTV), loan size, property condition, market conditions and other factors