

Commercial Rates

Program 100 ♦ \$500,000 - \$10,000,000 ♦ Min 660

Multi-Family 5+ Units					Commercial/Mixed Use / Retail / Light Industrial (O/O add 0.250)						
Credit Score	3 Yr Hybrid	5 Yr Hybrid	7 Yr Hybrid	10 Yr Hybrid	Credit Score	1yr ARM	3yr ARM	5yr ARM	10yr Fixed		
PAR	6.443	6.440	6.467	6.640	PAR	6.843	6.840	6.867	7.040		
-0.500	6.843	6.773	6.800	6.840	-0.500	7.243	7.173	7.200	7.240		
-1.000	7.243	7.173	7.200	7.090	-1.000	7.643	7.573	7.600	7.490		
Prepayment Penalty					Zone I Properties -0.150 Zone I: CA, Metro Seattle, & Metro Portland						
Product	Base Prepay			Alternative Prepay		Interest Rate Index Options 6 Month LIBOR +2.500 1 Yr MTA +2.400					
3 Yr Hybrid	3,2,1			2,1,0 +0.250		LTV Requirements: Add .125% for LTV > 75%					
5 Yr Hybrid	5,4,3,2,1			3,2,1 +0.250		Interest Only Available for All Hybrids					
7 Yr Hybrid	5,5,4,4,3,2,1			4,3,2,1 +0.250							
10 Yr Hybrid	5,5,4,4,3,3,2,2,1,1			5,4,3,2,1 +0.250							

Program 200 ♦ \$500,000 - \$5,000,000 ♦ Interest Only and 40 yr Available

Multifamily					Credit Score: Minimum 680 middle score					
Program	Rate	Max LTV Purch/Refi	Term	Prepayment Penalty	Impounds: Taxes and Insurance required					
3 Yr Hybrid					Other property types, Interest only, No Ratio/No Doc, Market Rents and 40 year amortization features available in certain markets. Call for details.					
5 Yr Hybrid										
7 Yr Hybrid										
10 Yr Hybrid										
* ADD .125% for LTV over 75% (80% LTV Max)										

Program 300 ♦ \$500,000 - \$10,000,000

Multifamily (5+ Units) / Mixed Use				Commercial: Retail, Office, Warehouse, Light Industrial, Self Storage			
3yr	5yr	10yr	15yr	3yr	5yr	10yr	15yr
6.393	6.408	6.641	6.812	6.872	6.860	7.042	7.267
PrePayment Penalty				Minimum Credit Score: 660			
3yr - 3%, 2%, 1%				Max LTV Requirements			
5yr - 5%, 4%, 3%, 2%, 1%				Multifamily: Up to 80%			
10yr - 5%, 5%, 4%, 4%, 3%, 3% 2%, 2%, 1%, 1%				Commercial: Up to 75%			
15yr - 5%, 5%, 4%, 4%, 3%, 3% 2%, 2%, 1%, 1%				DSCR Requirements Multifamily: > / = 1.20 Commercial: > / = 1.25			
				Amortization/ Term Multifamily 30/15 ≤ 70% LTV Commercial: 30/15 ≤ 70% LTV and 25/15 > 70%			

Program 400 ♦ \$100,000 - \$1,500,000 ♦ 90% LTV Available

Mixed Use & Multifamily							Up to 90% LTV	
Programs	A Credit LTV	A- Credit LTV	B Credit LTV	15/15 Term/Amortization	20/20 Term/Amortization	30/30 Term/Amortization	30 year fixed rates available	
2 Year Fixed	65	65	55	5.875%	5.875%	6.375%	Other Property Types Available	
	75	75	65	6.375%	6.375%	6.875%	Interest Only Program	
	85	85	70	7.000%	7.000%	7.500%	A credit only; Pricing based on 30 year Fixed Rate	
3 Year Fixed	65	65	55	6.750%	6.750%	7.250%	For Loan Amount under \$250,000 add 0.375 to rate	
	75	75	65	7.250%	7.250%	7.750%	Investment Properties Increase rate/margin .5%	
	85	85	70	7.875%	7.875%	8.375%	Credit Scores	
7 Year Fixed	65	65	55	7.125%	7.125%	7.625%	A: Middle Score must be 680+	
	75	75	65	7.625%	7.625%	8.125%	A-: Middle Score must be 640+	
	85	85	70	8.250%	8.250%	8.750%	B: Middle Score must be 580+	
30 Year Fixed (Declining)	65	65	55	7.500%	7.500%	8.000%	All loans have 7 Yr PPP	
	75	75	65	8.000%	8.000%	8.500%	Loans are assumable upon approval	
	85	85	70	8.625%	8.750%	9.125%		

Program 500 ♦ \$100,000 - \$1,000,000 ♦ Stated Income/Stated Asset

Multifamily (5+ Units) / Mixed Use (Investment)							Credit Scores	
	A+ Credit		A- Credit		B Credit		A+: Borrower middle score 720+ or low score 700+; Co-borrower middle score 640+ Reduce Rate by 0.500	
	Rate	LTV	Rate	LTV	Rate	LTV	A-: Borrower middle score 640+; Co-borrower middle score 600+ B: Borrower middle score 600+; Co-borrower middle score 575+	
1 Year Adjustable 15yr Amortization	9.125%	85%	10.375%	70%	11.125%	70%	Term	
	8.625%	80%	9.625%	65%	10.250%	65%	20 year Amortization: add 0% to rate	
	8.375%	75%	9.375%	60%	9.990%	60%	25 Year Amortization: add .250% to rate (all credit scores)	
5 Year Fixed 15yr Amortization	10.615%	85%	12.125%	70%	12.750%	70%	30 Year Amortization: add .250% to rate (T1 & T2, A+,A and A- only)	
	10.125%	80%	11.375%	65%	11.875%	65%	Debt Coverage Service Ratio 1.20 or greater	
	9.875%	75%	11.125%	60%	11.615%	60%	Subordinate Financing CLTV's to 90%	
5/7/10 OneRate 15yr Amortization	10.990%	85%	12.500%	70%	13.125%	70%	Other	
	10.500%	80%	11.750%	65%	12.250%	65%	24 Month Lockout, Interest Guaranty & 5% Prepayment Penalty months 1-60 (15 Yr Amortization)	
	10.250%	75%	11.500%	60%	11.990%	60%	~ Other Property Types Available ~	
Retail/Office/Warehouse/Automotive (Owner-Occupied)								
	A+ Credit		A- Credit		B Credit			
	Rate	LTV	Rate	LTV	Rate	LTV		
1 Year Adjustable 15yr Amortization	9.125%	85%	9.750%	75%	10.500%	70%		
	8.875%	80%	9.625%	70%	10.250%	65%		
	8.625%	75%	9.375%	65%	9.990%	60%		
5 Year Fixed 15yr Amortization	10.615%	85%	11.875%	75%	12.375%	70%		
	10.375%	80%	11.375%	70%	11.875%	65%		
	10.125%	75%	11.125%	65%	11.615%	60%		
5/7/10 OneRate 15yr Amortization	10.990%	85%	12.250%	75%	12.750%	70%		
	10.750%	80%	11.750%	70%	12.250%	65%		
	10.500%	75%	11.500%	65%	11.990%	60%		
For Loan Amounts under \$250,000 add .50 to rate							T2, A+ & A credits, 80% LTV, O/O only add .50 to rate	

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