

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.**