

			As of :	11/17/2022				
MULTI-FAMILY								
Max LTV		Fixed Term		Max. Amortization		Loan Amount < \$4,000,000 from		Loan Amount > \$4,000,000 from
Purchase -85%		Floating		30		5.56%		5.31%
		5-year		30		5.43%		5.18%
Rate & Term -80%		7-year		30		5.63%		5.38%
		10-year		30		5.53%		5.28%
Cash Out-75%		15-year		30		5.88%		5.63%
		30-year		30		6.13%		5.88%
NNN / OFFICE / RETAIL / INDUSTRIAL /SELF-STORAGE / HOSPITALITY & MORE								
Max LTV		Fixed Term		Max. Amortization		Loan Amount < \$1,500,000 from		Loan Amount > \$1,500,000 from
Purchase -85%		Floating		25		5.81%		5.56%
		5-year		25		5.94%		5.69%
Rate & Term -85%		7-year		25		5.78%		5.53%
		10-year		25		5.53%		5.28%
Cash Out-75% Limited		15-year		25		6.03%		5.78%
SBA / USDA								
Max LTV		Fixed Term		Max. Amortization		Loan Amount < \$1,500,000 from		Loan Amount > \$1,500,000 from
SBA 7a		Floating		25		7.75% - 8.75%		7.75% - 8.75%
SBA 504 Debenture		10-year		10		5.60%		5.60%
SBA 504 Debenture		20-year		20		6.36%		6.36%
SBA 504 Debenture		25-year		25		6.44%		6.44%
SBA 504 Debenture	Refinance	20-year		20		6.38%		6.38%
SBA 504 Debenture	Refinance	25-year		25		6.46%		6.46%
REHAB / BRIDGE LOANS / HARD MONEY								
Max LTV		Max Fixed Term (years)		Max. Amortization		Loan Amount < \$1,000,000		Loan Amount > \$1,000,000
Purchase -75%		3		Interest Only		Case by Case		7.66% - 13.91%
Refinance - 75%		3		Interest Only		Case by Case		7.66% - 13.91%