

MULTI-FAMILY

Max LTV	Fixed Term	Max. Amortization	Loan Amount < \$3,000,000		Loan Amount > \$3,000,000	
Purchase -90%	Floating	30	3.45%		3.20%	
	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%	15-year	30	5.15%		4.90%	
	30-year	30	5.50%		5.25%	

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	3.50%		3.25%	
	5-year	30	4.25%		4.00%	
Rate & Term -85%	7-year	30	4.55%		4.30%	
	10-year	30	4.65%		4.40%	
Cash Out-80% Limited	15-year	30	5.05%		4.80%	

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	4.15%		3.90%	
Rate & Term -87%	7-year	25	4.45%		4.20%	
	10-year	25	4.75%		4.50%	
Cash Out-87% Limited	15-year	25	5.00%		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%	7.00%	18.00%
Refinance - 75%	3	Interest Only	7.99%	18.00%	7.00%	18.00%

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