



Commercial Rate Sheet

Commercial Full Doc Programs		
Programs	Rates	Qualifying Properties
Terms: 3y, 5y, 7y, 10y Amortization: 25 years or 30years Lending Areas: Nation Wide (Call For Program Specifics) Debt Service Requirements: Minimum 1.25 to 1.4	Loan Amount: \$100,000.00 to \$1,000,000.00 Rates: Starting at 6.4% For certain properties and loan over \$1M Rates: Starting at 5.9% Prepay Options No / Declining / Fixed	Multi Family Units Mixed Use Office Building Strip Malls Auto Mechanics Warehouses Mobile Home Parks Retail Buildings Senior Housing And more ...
\$5 Million and Above Commercial Programs		
Programs	Rates	Qualifying Properties
Terms: 10y, 15y, 20y Amortization: 20 years, 25 years, 30 years Lending Area: Nation Wide Debt Service: 1.4	Loan Amount: Minimum \$5 Million (exception on lower amounts) Rates: Starting Mid to High 6% Prepay Options Depending on program	Office Building Malls Strip Malls Retail Building Hospitality Medical Facilities And more...
Short Term Commercial Bridge Loans		
Programs	Rates	Qualifying Properties
Terms: 6 Months to 18 months Loan Amounts: \$100k to \$15M Lending Area: California and Nation Wide (limited) LTV: Max 65%	Starting at 11.5% Costs 2.5 Pts to 4.5Pts Prepay Limited or No	Multi Family Units Mixed Use Office Building Strip Malls Auto Mechanics Stand Alone Restaurants Warehouses Retail Buildings Senior Housing
Commercial Hard Money		
Programs	Rates Starting	Qualifying Properties
Terms: 12 Months to 36 Months Payments: Interest Only Lending Area: Nation Wide Call for specifics	First Position: Starting 11.75% Second Position: Starting 13% Prepay No Prepay, 6 or 12 Months (based on program)	Multi Family Units Mixed Use Office Building Strip Malls Gas Stations Auto Mechanics Stand Alone Restaurants Warehouses Retail Buildings

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