



Hard Money Rate Sheet

| Residential Hard Money Owner Occupied | | |
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| Programs | Rates | Qualifying Properties |
| Terms: 6 Months to 3 Years Amortization: Interest Only Lending Areas: California Loan Amount: Minimum \$150K | Rates: Starting at 11.25% Costs Subject to appropriate regulations Prepay Limited | Multi Family Units (up to 4 Units) Condos Single Family Residences |
| Residential Income Properties | | |
| Programs | Rates | Qualifying Properties |
| Terms: 6 Months to 3 Years Amortization: Interest Only Lending Areas: California Loan Amount: Minimum \$50K Debt Service Requirement: Please Call | Starting at 11.5% Costs 2.5 to 4 Points (or minimum fee of \$4,500.00) Prepay Limited | REOs Condos Single Family Residences Duplex Triplex 4 units |
| 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 Warehouses Retail Buildings Senior Housing |
| Commercial Hard Money | | |
| Programs | Rates | Qualifying Properties |
| Terms: 12 Months to 36 Months Payments: Interest Only Lending Area: Nation Wide Call for specifics | First Position: 11.75% Second Position: 13% Prepay No Prepay, 6 or 12 Months (based on program) Costs 2.5 to 4 Points (or minimum fee of \$4,500.00) | Multi Family Units Mixed Use Office Building Strip Malls Gas Stations Auto Mechanics Stand Alone Restaurants Warehouses Retail Buildings |

Gui Orliac

(415) 205-9416 - www.SBCapital.com - Gui@SBCapital.com