



Rates effective as of: 5/29/2007

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STANDARD MULTIFAMILY LOAN PROGRAM						
Loan Amounts: \$500,000 - \$5,000,000						
Program	Rate	Max LTV Purch/Refi	Min DCR	Fee	Amort / Term	Pre-Pay
3 Yr. Fixed	7.01%	80% / 80%	1.15 / 1.15	.50	30	3,2,1
	7.17%			Par		
	7.33%			(.50)		
5 Yr. Fixed	6.85%	80% / 80%	1.15 / 1.15	.50	30	3,2,1,1,1
	7.01%			Par		
	7.17%			(.50)		
7 Yr. Fixed	6.90%	80% / 80%	1.15 / 1.15	.50	30	3,3,2,2,1,1,0
	7.06%			Par		
	7.22%			(.50)		
10 Yr. Fixed	6.92%	80% / 80%	1.15 / 1.15	.50	30	3,3,3,2,2,1,1,0
	7.08%			Par		
	7.24%			(.50)		

For 5+ Units. Highly competitive interest rates with a low 1.15 DCR available nationwide.

Mezzanine Financing available up to 85% LTV

CAPITAL ADVANTAGE PLUS						
Loan Amounts: \$500,000 - \$5,000,000						
Program	Rate	Max LTV Purch/Refi	Min DCR	Fee	Amort / Term	Pre-Payment
10 Yr. Fixed	6.77%	80% / 75%	1.15 / 1.20	Par	30 / 10	5,5,4,4,3,3,2,2,1,1

For 5+ Units. All the benefits of conduit financing's low rates without the constraints.

30 Year Amortization

No "Fitch" Constant Constraints

No Impounded Replacement Reserves

No Borrower's Counsel Legal Opinions

No Yield Maintenance / No Defeasance

INTEREST ONLY PROGRAM						
Loan Amounts: \$500,000 - \$5,000,000						
Program	Rate	Max LTV Purch/Refi	Min DCR	Fee	Amort/Term	Pre-Payment
3 Yr. Fixed	7.14%	80% / 75%	1.15 / 1.20	.50	30	3,2,1
	7.30%			Par		
	7.46%			(.50)		
5 Yr. Fixed	6.97%	80% / 75%	1.15 / 1.20	.50	30	3,2,1,1,1
	7.13%			Par		
	7.29%			(.50)		

Maximize cash flow while renting up, fixing up or catching up.

Interest Only Payment during Fixed Term

700 Minimum middle credit score

* Sizing based on Fully Amortizing P & I



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MARKET RENTS PROGRAM						
Loan Amounts: \$500,000 - \$5,000,000						
Program	Rate	Max LTV	Min DCR	Fee	Term	Pre-Payment
3 Yr. Fixed	7.26%	80% Purchase	1.15	.50	30	3,2,1
	7.42%			Par		
	7.58%			(.50)		
5 Yr. Fixed	7.10%	80% Purchase	1.15	.50	30	3,2,1,1,1
	7.26%			Par		
	7.42%			(.50)		
7 Yr. Fixed	7.15%	80% Purchase	1.15	.50	30	3,3,2,2,1,1,0
	7.31%			Par		
	7.47%			(.50)		

For 5+ Units. Maximize your leverage with appraisal/market rents used for income.

"Appraisal Market Rents" Used for Income

24 Months Stable Operations

Market Vacancy not to exceed 8%

Ownership and Management Experience Within Immediate Market

SMALL APARTMENT MAXIMIZER						
Loan Amounts: \$500,000 - \$5,000,000						
Program	Rate	Max LTV	Min DCR	Fee	Term	Pre-Payment
3 Yr. Fixed	7.39%	75% Purchase	0.90	.50	30	3,2,1
	7.55%			Par		
	7.71%			(.50)		
5 Yr. Fixed	7.22%	75% Purchase	0.90	.50	30	3,2,1,1,1
	7.38%			Par		
	7.54%			(.50)		

For 5-15 Units. Available in low cap rate market only. Maimize leverage with our low .90 DCR.

FAST CLOSE / EASY DOC					
Loan Amounts: \$250,000 - \$1,000,000					
Multi-Family Loans	3 YEAR FIXED	5 YEAR FIXED	7 YEAR FIXED	10 YEAR FIXED	Fee
	Start/Floor	Start/Floor	Start/Floor	Start/Floor	
700+ Credit	8.01%	7.85%	7.90%	7.92%	.50
"0" Mtg Late OK in prev 36 mths	8.26%	8.10%	8.15%	8.17%	Par
680-699 Credit	8.26%	8.10%	8.15%	8.17%	.50
"1" Mtg Late OK in prev 36 mths	8.51%	8.35%	8.40%	8.42%	Par
640-679 Credit	8.76%	8.60%	8.65%	8.67%	.50
"3" Mtg Late OK in prev 36 mths	9.01%	8.85%	8.90%	8.92%	Par
Maximum LTV					
Program	Purchase	R/T Refi	Cash Out	Minimum DCR	Pre-payment
700+ Credit	80.00%	75%	75%	1.00:1	3 Yr Hybrid
680-699 Credit	80.00%	75%	70%	1.10:1	5 Yr Hybrid
640-679 Credit	75.00%	70%	65%	1.15:1	7 Yr Hybrid

For 5 - 35 Units. Limited collateral and borrower documentation, stated income with 1.0 DCR at market rents.

Easy doc - No income verification required, fast closing

Underwritten at Appraisal Market Rents Proforma



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COMMERCIAL STANDARD LOAN PROGRAM						
Loan Amounts: \$500,000 - \$5,000,000						
Program	Rate	Max LTV Purch/Refi	Min DCR Purch / Refi	Fee	Term	Pre-Payment
3 Yr. Fixed	7.26%	75% / 75%	1.25 / 1.25	Par	30 / 15	3,2,1
5 Yr. Fixed	7.10%	75% / 75%	1.25 / 1.25	Par	30 / 15	5,4,3,2,1
10 Yr. Fixed	7.17%	75% / 75%	1.25 / 1.25	Par	30 / 15	5,5,4,4,3,3,2,2,1,1

Multi-tenant Office, Retail, Light Industrial, Mixed Use, Self Storage

MOBILE HOME PARK STANDARD LOAN PROGRAM						
Loan Amounts: \$500,000 - \$5,000,000						
Program	Rate	Max LTV Purch/Refi	Min DCR Purch / Refi	Fee	Term	Pre-Payment
3 Yr. Fixed	7.11%	80% / 75%	1.15 / 1.20	Par	30	3,2,1
5 Yr. Fixed	6.95%	80% / 75%	1.15 / 1.20	Par	30	3,2,1,1,1
10 Yr. Fixed	7.02%	80% / 75%	1.15 / 1.20	Par	30	3,3,3,2,2,2,1,1,1

Highly competitive interest rates with a low 1.15 DCR available nationwide.