

MULTIFAMILY RATE SHEET

Rates Effective May 14, 2012

Adjustable Rate Loan										
Minimum Loan Amount	Start Rate/	Interest	Lifetime	Prepayment	Amortization/	Maximum LTV		Minimum	Minimum	Underwriting
	Floor Rate	Margin	Rate Cap	Penalty	Term	Purchase	Refinance	DSCR	Processing Fee	Rate
\$750,000	4.15%	2.75%	10.00%	1,1,1	30/15	75%	70%	1.20:1	\$ 2,000	4.20%
\$2,000,000	4.00%	2.75%	10.00%	1,1,1	30/15	75%	70%	1.20:1	\$ 3,000	4.20%
\$5,000,000	4.00%	2.75%	10.00%	1,1,1	30/15	75%	70%	1.20:1	\$ 4,000	4.20%

Indexed to 6-Month LIBOR with quarterly rate adjustments thereafter.

3 Year Fixed Rate Loan **										
Minimum Loan Amount	Start Rate/	Interest	Lifetime	Prepayment	Amortization/	Maximum LTV *		Minimum	Minimum	Underwriting
	Floor Rate	Margin	Rate Cap	Penalty	Term	Purchase	Refinance	DSCR	Processing Fee	Rate
\$750,000	4.15%	2.75%	10.00%	3,2,1	30/15	75%	70%	1.20:1	\$ 2,000	4.15%
\$2,000,000	4.00%	2.75%	10.00%	3,2,1	30/15	75%	70%	1.20:1	\$ 3,000	4.00%
\$5,000,000	4.00%	2.75%	10.00%	3,2,1	30/15	75%	70%	1.20:1	\$ 4,000	4.00%

5 Year Fixed Rate Loan **										
Minimum Loan Amount	Start Rate/	Interest	Lifetime	Prepayment	Amortization/	Maximum LTV *		Minimum	Minimum	Underwriting
	Floor Rate	Margin	Rate Cap	Penalty	Term	Purchase	Refinance	DSCR	Processing Fee	Rate
\$750,000	4.20%	2.75%	10.00%	4,3,2,1,1	30/15	75%	70%	1.20:1	\$ 2,000	4.20%
\$2,000,000	4.05%	2.75%	10.00%	4,3,2,1,1	30/15	75%	70%	1.20:1	\$ 3,000	4.05%
\$5,000,000	4.05%	2.75%	10.00%	4,3,2,1,1	30/15	75%	70%	1.20:1	\$ 4,000	4.05%

* Interest Only option for initial 2 year period available at 70% LTV for purchase and 65% LTV for refinance.

**After initial fixed rate period, the loan will become a variable

All loan rates and terms are subject to change. Reflects nonpar pricing. Loan size ranges from \$750,000 to \$10,000,000.

Up to 60-day rate lock available at time of approval with a deposit equal to 1.00% of loan amount.

Quarterly rate adjustments after initial fixed rate period. Maximum quarterly rate adjustment of 0.50%.



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