



**Nationwide
Owner Occupied Commercial Real Estate Lending Program**

June, 2011 SBA 504, SBA 7(a) and USDA B&I Now Available	90% Loan to Value Bank Loan Portfolio Lending Criteria			
	Interest Rate Options on 1st Mortgage at 50% Loan to Costs			
	3 mo. Prime	3 Yr Adjustable	5 Yr Adjustable	<u>Refinance Now</u> <i>While Rates are Low</i> <i>Loans with no balloon payments</i> <i>Low monthly payments</i> <i>90% Loan To Current Value</i>
Initial Rate	5.00%	5.57%	6.42%	
Index	Wallsteet Prime	3 Yr Libor Swap	5 Yr Libor Swap	
Margin	1.75%	4.50%	4.50%	
PrePay Penalty	5/4/3/2/1%	5/4/3/2/1%	5/4/3/2/1%	
SBA 504 40%2nd Lien Criteria	SBA Rates are ~5.90% Fixed For 20 Years, add ~.25% for Refinances			
Due Date	All 1st Mortgage Loans Are 25 year Maturity Dates, No Balloon Payments			
Purchase Loan to Value	Purchase Loans can be financed up to 90% Loan to Costs*			
Refinance Loan to Value	Refinance Loans are now eligible up to 90% of Current Appraised Value*			
Owner Occupancy Required	Minimum of 51% owner occupancy by an owner/user of the property			
Loan Sizes	Minimum \$500,000 to Maximum \$10,000,000			
Personal Credit Scores	All owners of 20% or more must have a personal credit score of 650 or greater			
<small>*The above underwriting criteria is subject to underwriting of the property and borrower. LTV and price may be adjusted based on the strength of the loan The above loan criteria is based on our lending partner Zion's Bank which is the #1 SBA Bank Lender in the US</small>				
To Prequalify for Financing & NOW REFINANCING @ 90% LTV				
Contact Dan Edel 4700 Millenia Blvd., Suite 175 Orlando, Florida 32839 Phone (321) 288-4585 E:Mail dedel@intfirst.com Fax (866) 514-5154				

Offices Locations

Lexington, Kentucky**Orlando, Florida**Melbourne, Florida**Crystal River, Florida**Columbus, Ohio** Jackson, Mississippi**Columbus, Georgia

Visit us at www.intfirst.com