

	Owner Occupied Purchase	Owner Occupied Refinance – SBA 7(a)	Owner Occupied Refinance – Conventional	Investor Property Purchase or Refinance	Multifamily Purchase or Refinance	Construction
Estimated Rates*	5.25%*- 6.85%*	6.00%*	6.00%*	5.375%* - 7.35%*	5.50% - 6.50%*	6.50%* - 8.00%*
Amortization	Up to 25 Yrs.	Up to 25 Yrs.	Up to 25 Yrs.	Up to 25 Yrs.	Up to 30 Yrs.	Up to 25 Yrs.
Term	Up to 25 Yrs. <i>No Balloon Payment</i>	Up to 25 Yrs. <i>No Balloon Payment</i>	Up to 25 Yrs. <i>No Balloon Payment</i>	Up to 25 Yrs. <i>No Balloon Payment</i>	Up to 10 Yrs.	Up to 5 Yrs. <i>Interest Only Up to 24 Months</i>
Typical Project Size	\$500,000 to \$20,000,000	\$500,000 to \$5,000,000	\$500,000 to \$25,000,000	\$500,000 to \$50,000,000	\$750,000 to \$50,000,000	\$1,000,000 to \$20,000,000
Loan to Value	Up to 90%	Up to 120%**	Up to 75%	Up to 75%	Up to 75%	Up to 85% LTC
Minimum Credit Score	650	650	650	650	650	650
Minimum DSC	1.25 - Previous Yr. Tax Return	1.20 - Previous Yr. Tax Return	1.25 - Previous Yr. Tax Return	1.25 - Previous Yr. Tax Return	1.20 - Previous Yr. Tax Return	1.00X with Anchor Pre-lease
Owner Occupancy Required	51% or Greater	51% or Greater	25% or Greater	N/A	N/A	N/A
Markets Available	Nationwide <i>Secondary/ Tertiary Mkts. Accepted</i>	Nationwide <i>Secondary/ Tertiary Mkts. Accepted</i>	Nationwide <i>Secondary/ Tertiary Mkts. Accepted</i>	Nationwide <i>Secondary/ Tertiary Mkts. Accepted</i>	Nationwide <i>Secondary/ Tertiary Mkts. Accepted</i>	Nationwide <i>Secondary/ Tertiary Mkts. Accepted</i>
Other Items to Consider	<ul style="list-style-type: none"> · No Balloon Payments · Owners of 20% or More Must Guaranty the Debt 	<ul style="list-style-type: none"> · No Balloon Payments · All SBA 7(a) Working Capital and Equipment Loans Must be Real Estate Secured 	<ul style="list-style-type: none"> · No Balloon Payments · Cash-out Refinance for Transactions with a Specific Purpose and Hard Equity Remaining 	<ul style="list-style-type: none"> · No Balloon Payments · Out of Area Borrowers · Most Properties Up to 75% LTV 	<ul style="list-style-type: none"> · C+ Class Properties Accepted · Out of Area Borrowers · Not a Freddie or Fannie Product · Minimum 10% Vacancy Factor 	<ul style="list-style-type: none"> · 5 Year Terms · Up to 24 Month Interest Only · 10 Year Minimum Lease Remaining Where Applicable · Out of Area Borrowers

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*Rates Subject to Change. Rates Subject to Credit Underwriting and Credit Criteria.

** Collateral Coverage's: CRE liquidation values of 80%

Will loan against the liquidation values the following:

Loans < \$1 million: CRE Liquidated Value x 175% Loans > \$1 million: CRE Liquidated Value x 150%