



Specializing in small balance commercial capital...Since 1998!

Multi-Family				
Small Balance Stated Income \$400,000 to \$3MM (No Tax Returns) YSP Available				
Maximum LTV	Fixed Term	Rate	Amortization	Pre-Payment
80%	3 yr	7.650%	30	3,2
Purchase	5 yr	7.730%	30	3,2,1
75%	7 yr	7.830%	30	5,4,3,2,1
Refinance	10 yr	7.880%	30	5,5,4,4,3,3,2,2,1,1
Small Balance Express Premium \$400,000 to \$3MM YSP Available				
Maximum LTV	Fixed Term	Rate	Amortization	Pre-Payment
80%	3 yr	6.865%	30	3,2
Purchase	5 yr	6.786%	30	3,2,1
75%	7 yr	6.730%	30	5,4,3,2,1
Refinance	10 yr	6.642%	30	5,5,4,4,3,3,2,2,1,1
Small Balance Class A Properties \$500,000 to \$5MM				
Maximum LTV	Fixed Term	Rate	Amortization	Pre-Payment
80%	3 yr	6.400%	30	3,2,1
Purchase	5 yr	6.450%	30	3,2,1,1,1
75%	7 yr	6.500%	30	3,3,2,2,1,1,0
Refinance	10 yr	6.550%	30	3,3,3,2,2,2,1,1,1,0
Small Balance Conduit/FNMA \$1MM+				
Maximum LTV	Fixed Term	Rate	Amortization	Amortization
80%	3 yr	5.500%	30	YM,Def, or LO w/ step down
Purchase	5 yr	5.550%	30	YM,Def, or LO w/ step down
75%	7 yr	5.600%	30	YM,Def, or LO w/ step down
Refinance	10 yr	5.650%	30	YM,Def, or LO w/ step down

*Note: Rates vary widely depending on borrower credit, LTV loan size, property condition, market conditions, and other factors.

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Week of 2/8/2006