



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

Multi-Family				
Small Balance Stated Income \$400,000 to \$3MM (No Tax Returns)				
Maximum LTV	Fixed Term	Rate	Amortization	Pre-Payment
80%	3 yr	7.850%	30	3,2
Purchase	5 yr	7.930%	30	3,2,1
75%	7 yr	8.130%	30	5,4,3,2,1
Refinance	10 yr	8.230%	30	5,5,4,4,3,3,2,2,1,1
Small Balance Express Premium \$400,000 to \$3MM				
Maximum LTV	Fixed Term	Rate	Amortization	Pre-Payment
80%	3 yr	7.365%	30	3,2
Purchase	5 yr	7.286%	30	3,2,1
75%	7 yr	7.230%	30	5,4,3,2,1
Refinance	10 yr	7.142%	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	Call	30	3,2,1
Purchase	5 yr	6.650%	30	3,2,1,1,1
75%	7 yr	6.700%	30	3,3,2,2,1,1,0
Refinance	10 yr	6.750%	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	Call	30	YM,Def, or LO w/ step down
Purchase	5 yr	6.100%	30	YM,Def, or LO w/ step down
75%	7 yr	Call	30	YM,Def, or LO w/ step down
Refinance	10 yr	6.100%	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.

**More Info? Contact Brent Adams at 832-220-3484.**

Week of 05/01/2006