



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

Owner Occupied Business Property				
Non- SBA Low Down Payment Stated Income \$250K-\$1.5MM				
Maximum LTV	Fixed Term	Rate	Max Amo	Pre-Payment
90%	2 yr	7.250%	30	5% for Two
Purchase 65%	5 yr	8.280%	30	5% for Five
Refinance	30yr	8.630%	30	5% for Five
Non- SBA Low Down Payment Full Documentation \$250K-\$5MM				
Maximum LTV	Fixed Term	Rate	Max Amo	Pre-Payment
90%	2 yr	6.550%	30	5% for Five
Purchase 85%	5 yr	7.580%	30	5% for Five
Refinance	30yr	7.930%	30	5% for Five
Small Balance Life Company \$500,000 to \$3MM				
Maximum LTV	Fixed Term	Rate	Max Amo	Amortization
75% Purchase/	5 yr	6.650%	25	YM,Def, or LO w/ step down
75% Refinance	7 yr	6.750%	25	YM,Def, or LO w/ step down
	10 yr	6.850%	25	YM,Def, or LO w/ step down
Life Company / Non Recourse \$5MM+				
Maximum LTV	Fixed Term	Rate	Max Amo	Amortization
75% Purchase/	5 yr	6.250%	30	YM or LO w/ step down
70% Refinance	7 yr	6.350%	30	YM or LO w/ step down
	10 yr	6.450%	30	YM 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 5/01/06