



## Commercial Multi-Family (5+ Units) Loan Product Matrix

### Apartments 5+ and Mixed Use | Commercial Bridge Loans for Purchase & Rehab

	LTV	Rehab LTC	Experience	Rate
Loan amounts from \$250k to \$5mm				
Apartments 5+ units, Mixed Use with > 50% Residential	80%	100%	10+	8.99%
Minimum FICO 650	80%	100%	3-9	9.99%
No tax returns required	70%	100%	1-2	10.99%
No Interest charged on rehab portion until funds are drawn	70%	100%	0	11.99%

### Apartments 5 to 25 units | Commercial Long Term 30 Year Purchase or Refinance

	FICO	LTV	Max LTC	Rate*
Loan amounts from \$250k to \$5mm				
Apartments Residential 5 - 25 units	760+	75%	75%	5.25%
Minimum FICO 680	740-759	75%	75%	5.35%
30 Year Term Mortgage: 5/1, 7/1, 10/1 ARM and I/O options	700-739	75%	75%	5.50%
3yr Pre-pay (3,2,1%) or 5yr Pre-pay (5,4,3,2,1%) options	680-700	70%	70%	5.60%

### General Guidelines and Fees for Purchase/Rehab/LTR Loans

Underwriting Fee \$395  
 Legal Closing Fee \$995 (add \$195 per property for portfolio loans)  
 Appraisal cost from Appraisal Nation or Hybrid BPO  
 Points charged on all loans vary based on loan amount and product  
 Lending in all states Except: NV, SD, ND, MN, OR, VT, HI (no commercial in AK)



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