

**Multifamily Loan Programs**  
**Rates as of 7/6/2017**

Series 100- Non Recourse & Low Doc			NY,LA, Chicago,Washington DC,San Francisco,Miami,Boston,Seattle San Diego,Denver,Portland,San Jose,Stamford.CT						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
5 Yr Fixed	4.120%	3.250%	6 Mo LIBOR	9.120%	1.20	80/80/80	30/20	5,4,3,2,1	\$1,000,000-\$7,000,000
7 Yr Fixed	4.320%	2.750%	6 Mo LIBOR	9.320%	1.20	80/80/80	30/20	5,5,4,4,3,2,1	\$1,000,000-\$7,000,000
10 Yr Fixed	4.490%	2.750%	6 Mo LIBOR	9.490%	1.20	80/80/80	30/20	5,5,4,4,3,2,1,1	\$1,000,000-\$7,000,000
Series 200-Non Recourse-Low Doc up top 3 million			Santa Barbara, Ventura, San Jose, Los Angeles, Orange, and San Diego Counties (less 15bps if <55% LTV + 5 bps if >70%LTV)						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
3 Yr Fixed	4.050%	2.675%	12 MTA	9.500%	1.15	75/75/75	30/30	1.75,1.75,1.75	\$1,000,000+
5 Yr Fixed	4.200%	2.675%	12 MTA	9.500%	1.15	75/75/75	30/30	1.75,1.75,1.75,1,1	\$1,000,000+
7 Yr Fixed	4.600%	2.675%	12 MTA	9.500%	1.15	75/75/75	30/30	2,2,2,2,2,1,1	\$1,000,000+
3 Yr Fixed	4.430%	2.675%	12 MTA	9.500%	1.15	75/75/75	30/30	1.75,1.75,1.75	\$500,000-\$999,999
5 Yr Fixed	4.550%	2.675%	12 MTA	9.500%	1.15	75/75/75	30/30	1.75,1.75,1.75,1,1	\$500,000-\$999,999
7 Yr Fixed	4.950%	2.675%	12 MTA	9.500%	1.15	75/75/75	30/30	2,2,2,2,2,1,1	\$500,000-\$999,999
Series 300			Southern CA, within Major Metropolitan (less 5 Bps for LTV <=55% Call for pricing for loans < than 1 million)						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
6 Mo. ARM	3.850%	2.750%	6 Mo LIBOR	9.850%	1.20	75/75/75	30/30	1,1,1	\$1,000,000+
3 Yr Fixed	4.000%	2.500%	6 Mo LIBOR	10.000%	1.20	75/75/75	30/30	3,2,1	\$1,000,000+
5 Yr Fixed	4.145%	2.500%	6 Mo LIBOR	10.145%	1.20	75/75/75	30/30	3,3,2,2,1	\$1,000,000+
10 Yr Fixed	4.500%	N/A	N/A	None	1.25	75/70/65	30/10	5,4,3,2,1	\$1,000,000+
Series 400			Southern CA Only within Major Metropolitan ( For loans < \$750,000 but > \$400,000 at .125bps to rate)						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
6 Mo. ARM	4.250%	2.750%	6 Mo LIBOR	10.250%	1.20	75/75/75	30/30	1,1,1	\$750,000-6,000,000
3 Yr Fixed	4.050%	2.500%	6 Mo LIBOR	10.050%	1.20	75/75/75	30/30	3,2,1	\$750,000-6,000,000
5 Yr Fixed	4.100%	2.500%	6 Mo LIBOR	10.100%	1.20	75/75/75	30/30	3,3,2,1,1	\$750,000-6,000,000
Series 500			Northern Ca,Central Ca,Southern Ca, Oregon, Washington ( call for pricing for loans less than \$500,000)						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
3 Yr Fixed	3.750%	2.50%	6 Mo Libor	10.000%	1.20	75/75/70	30/30	3,2,1	\$1,000,000-\$20,000,000
5 Yr Fixed	4.100%	2.50%	6 Mo Libor	10.100%	1.20	75/75/70	30/30	5,4,3,2,1	\$1,000,000-\$20,000,000
Series 600			Western U.S.:AZ, CA,CO,ID,NV,OR,TX,UT,WA Add .10BPS to rate if under \$2million						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
3 Yr Fixed	3.950%	2.500%	6 Mo Libor	9.500%	1.15P-1.20R	80/75	30/30	3,2,1	\$1,000,000-\$10,000,000
5 Yr Fixed	3.975%	2.500%	6 Mo Libor	9.500%	1.15P-1.20R	80/75	30/30	3,3,2,2,1	\$1,000,000-\$10,000,000
7 Yr Fixed	4.125%	2.500%	6 Mo Libor	9.500%	1.15P-1.20R	80/75	30/30	4,3,3,2,2,1,0	\$1,000,000-\$10,000,000
10 Yr Fixed	4.15%	2.500%	6 Mo Libor	9.500%	1.15P-1.20R	80/75	30/30	5,5,4,4,3,3,2,2,1,1	\$1,000,000-\$10,000,000
Series 700			NATIONWIDE Major Metropolitan Areas (Call) (Add .35bps \$500k-\$749k) (Add .25bps \$750k-\$999k) (Add .15% \$1mil-\$1.5mil)						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
6 Mo. ARM	4.53%	3.00%	6 Mo Libor	9.74%	1.25	75/75/70	30/30	3,2,1	1,500,000+
3 Yr Fixed	4.53%	3.00%	6 Mo Libor	9.74%	1.25	75/75/70	30/30	3,2,1	1,500,000+
5 Yr Fixed	4.51%	3.00%	6 Mo Libor	9.74%	1.25	75/75/70	30/30	5,4,3,2,1	1,500,000+
7 Yr Fixed	5.19%	3.00%	6 Mo Libor	10.44%	1.25	75/75/70	30/30	5,5,5,4,3,2,1	1,500,000+
10 Yr Fixed	5.30%	3.00%	6 Mo Libor	10.74%	1.25	75/75/70	30/30	5,5,4,4,3,3,2,2,1,1	1,500,000+
Series 800			CA, WA, OR (Add: 125BPS if under \$2.5million) LTV Discounts: (51% to 60%LTV -.25%) (50% LTV or less - .375%)						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
3 Yr Fixed	4.130%	2.475%	6 Mo Libor	9.630%	1.20	75	30/30	3,2,1	\$1,000,000-\$5,000,000
5 Yr Fixed	4.320%	2.475%	6 Mo Libor	9.820%	1.20	75	30/30	3,2,2,1	\$1,000,000-\$5,000,000
7 Yr Fixed	4.460%	2.475%	6 Mo Libor	9.960%	1.20	75	30/30	4,3,3,2,1	\$1,000,000-\$5,000,000
10 Yr Fixed	4.600%	2.475%	6 Mo Libor	10.100%	1.20	75	30/30	5,4,4,3,2,1	\$1,000,000-\$5,000,000
15 Yr Fixed	4.500%	NA	6 Mo Libor	10.000%	1.20	75	15/15	5,4,4,3,2,2,2,2,1	\$1,000,000-\$5,000,000

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