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Index	Prime	C.O.F.I.	12 MAT	6 mo. LIBOR	30 yr Treasury	10 yr Treasury	7 yr Treasury	5 yr Treasury
Rate	3.75%	0.729%	1.063%	1.6371%	2.78%	2.35%	2.23%	2.06%

Rates effective November 20, 2017

## Multi-Family Loan Programs

LOAN SIZE-->	\$1,500,000 + FNMA/FDMC/FHA	\$1,000,000 - \$10,000,000 Portfolio Hybrid	\$500,000 - \$6,000,000 Portfolio Hybrid	\$100,000 - \$750,000 Portfolio Hybrid
TERM	30 yr. Due in:	30/30	30/30	30/30
LOAN FEES	0.5	.75	.75	2.00
Adjustable Start Rate	-	-	4.00%	4.00%
3 Year Fixed	-	3.90%	4.05%	4.25%
5 Year Fixed	4.07%	3.95%	4.25%	4.50%
7 Year Fixed	4.30%	4.125%	4.75%	-
10 Year Fixed	4.52%	4.25%	5.595%	-
15/15 Year Fixed	4.75%	4.50%	-	-
35 Year Fixed (FHA)	3.75%	-	-	-
Max LTV/DCR	75%/1.20%	75%/1.20	75%/1.20	70%/1.25

## Commercial Loan Programs

LOAN SIZE-->	\$2,500,000 - \$5,000,000	\$500,000 - \$6,000,000	\$100,000 - \$500,000
TERM	30/30	25/25	25/10
LOAN FEES	.50	.75	2.00
Adjustable Start Rate	-	4.60%	4.50%
Margin (Libor/Prime)	2.87 (L)	3.75 (L)	2.00 (P)
3 Year Fixed	4.42%	4.70%	4.75%
5 Year Fixed	4.57%	4.80%	5.00%
7 Year Fixed	4.69%	5.98%	-
10 Year Fixed	4.82%	6.30%	-
15/15 Year Fixed	4.73%	-	-
Max LTV/DCR	75%/1.30	70%/1.25	70%/1.25

## Owner User Loan Programs

	SBA 7a (ARM)	SBA 504 fixed	Small Conventional	Large Conventional
Loan Size	\$250,000 - \$5,000,000	\$250,000 - \$5,000,000	\$250,000 - \$5,000,000	\$2,000,000 +
Current Rate	4.75%	5.35%	4.50%	3.95%

## Other Loan Programs

Loan Program	Loan Size	Rate	Terms	LTV	Other Information
Place of Worship	\$1,000,000 +	7.50%	25/25 - FIXED	75%	No Prepay - Nationwide Lending
Private Money	\$200,000 +	9.00%	5 yr. IO or 20/20	55%	No Prepay - Fund in 2 weeks!
LAND LOANS	\$1,000,000 +	8.99%	I.O. 1-5 years	75%	CA, AZ, TX - Urban Infill Locations
CONSTRUCTION	\$100,000 +	Call	6 mo. - 2 years	65%	SFR & Commercial

For More Information Call:

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