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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%	0.583%	0.732%	1.3991%	2.90%	2.23%	2.05%	1.79%

Rates effective May 22, 2017

Multi-Family Loan Programs

LOAN SIZE-->	\$1,000,000 + FNMA/FDMC/FHA	\$750,000 + Portfolio Hybrid	\$500,000 - \$6,000,000 Portfolio Hybrid	\$50,000 - \$500,000 Portfolio Hybrid
TERM	30 yr. Due in:	30/30	30/30	30/30
LOAN FEES	0.5	.75	1.00	2.00
Adjustable Start Rate	-	-	3.30%	3.99%
3 Year Fixed	-	3.20%	3.50%	4.25%
5 Year Fixed	3.99%	3.25%	3.55%	4.50%
7 Year Fixed	4.30%	3.60%	3.80%	-
10 Year Fixed	4.42%	4.00%	4.25%	-
15/15 Year Fixed	-	4.875%	4.50%	-
35 Year Fixed (FHA)	3.25%	-	-	-
Max LTV/DCR	80%/1.20%	75%/1.20	75%/1.20	70%/1.20

Commercial Loan Programs

LOAN SIZE-->	\$1,000,000 - \$5,000,000	\$500,000 - \$5,000,000	\$50,000 - \$500,000
TERM	30/30	25/10	25/10
LOAN FEES	.75	.75	2.00
Adjustable Start Rate	-	3.95%	4.25%
Margin (Libor/Prime)	-	3.425 (L)	2.00 (P)
3 Year Fixed	3.75%	4.05%	4.50%
5 Year Fixed	3.75%	4.30%	4.75%
7 Year Fixed	4.00%	-	-
10 Year Fixed	4.375%	-	-
15/15 Year Fixed	4.50%	-	-
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	4.25%	4.35%	5.00%	3.75%

Other Loan Programs

Loan Program	Loan Size	Rate	Terms	LTV	Other Information
Place of Worship	\$1,000,000 +	7.00%	25/25 - FIXED	75%	No Prepay - Nationwide Lending
Private Money	\$200,000 +	8.00%	5 yr. IO or 20/20	55%	No Prepay - Fund in 2 weeks!
CONSTRUCTION	\$100,000 +	Call	6 mo - 2 years	65%	SFR & Commercial!

For More Information Call:

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