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Index	Prime	C.O.F.I.	12 MTA	6 mo. LIBOR	30 yr Treasury	10 yr Treasury	7 yr Treasury	5 yr Treasury
Rate	5.25%	1.060%	2.332%	2.8525%	3.09%	2.79%	2.70%	2.62%

Rates effective January 21, 2019

MULTIFAMILY

PROPERTY	LOAN SIZE	RATE	TERMS	FIXED TERM
<i>Conventional</i>	\$500,000 +	3.99% - 6.75%	30/30	6mo, 3, 5, 7, 10
<i>Fannie/Freddie</i>	\$1,500,000 +	4.68% - 5.49%	30/30	5, 7, 10
<i>FHA</i>	\$2,000,000	4.25% - 4.60%	35/35	35

OFFICE/RETAIL

PROPERTY	LOAN SIZE	RATE	TERMS	FIXED TERM
<i>Life/Conduit</i>	\$5,000,000 +	3.99% - 4.50%	35/35	5, 7, 10
<i>Conventional</i>	\$1,000,000 +	4.95% - 6.50%	30/30	3, 5, 7, 10
<i>Non-Conforming</i>	\$500,000 +	5.50% - 7.00%	30/30	3, 5, 7, 10

OWNER-USER

PROPERTY	LOAN SIZE	RATE	TERMS	FIXED TERM
<i>SBA 7A</i>	\$250,000 +	7.00% - 7.75%	25/25	Case by case
<i>SBA 504</i>	\$250,000 +	5.75% - 7.25%	20 & 25	10, 20
<i>Conventional</i>	\$500,000 +	4.25% - 5.50%	15 & 30	5,7,10,15

OTHER LOAN PROGRAMS

PROPERTY	LOAN SIZE	RATE	TERMS	FIXED TERM
<i>Place of Worship</i>	\$1,000,000 +	6.50% - 10.00%	25/7	7
<i>Private Money</i>	\$200,000+	8.90% - 12.00%	10, 20/20	1, 2, 3, 5, 20
<i>Construction</i>	\$100,000+	Prime + 1 - 2%	I.O.	6mo. - 2 yrs.

For More Information Contact:
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