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PRODUCT DESCRIPTION
TOP TIER PROGRAM

LOCATION	<i>Top Tier: Available only in the following MSAs - NYC, Boston, Philadelphia, Washington D.C., San Francisco & Bay area, Los Angeles & Orange County CA, San Diego, Seattle, Dallas/Fort Worth</i>		
LOAN AMOUNT	Minimum: \$125,000	Maximum: \$1,500,000	
LOAN TERMS	Hybrid Fixed for 3 or 5 years then adjusts quarterly with 10-year balloon		
MAX AMORTIZATION	30 years		
RATES	Top Tier Start Rates		
	3 Year 5.25% / 5 Year 5.75%		
	FICO	LTV ≤	50%
			55%
800+		+0%	+0%
775		+0%	+1.25%
750		+1.25%	+2.5%
725		+2.5%	+3.75%
700		+8.75%	+1%
	<ul style="list-style-type: none"> • Floor Rate = initial state rate • Adjustable Rate is indexed at WSJ Prime with a 3% margin • Periodic Cap Down = 1% per year 		<ul style="list-style-type: none"> • Periodic Cap Down = 1% per year • Periodic Cap Up = 3% per year • Frequency of adjustable rate resets = Quarterly
ELIGIBLE PROPERTIES	LTV		
Multifamily	70%		
Mixed Use	70%		
Professional office space	70%		
Retail store	65%		
Office/warehouse (case by case)	60%		

CASH OUT REFINANCES

Maximum cash out to borrower is \$250,000 will increase on case-by-case basis

PROGRAMS

LOAN AMOUNT	 \$50K - \$1M	 \$50K - \$1M
LTV: 70% MAX	Multi-Family, Mixed-Use, Office, Retail, Auto Repair	
RATES	Starting at 7.50% - 11.99%	
TERM	15, 20, 25, 30	
AMORTIZATION	15, 20, 25, 30	
MINIMUM CREDIT SCORE	NO MINIMUM FICO SCORE	
ELIGIBLE BORROWERS	U.S. Citizens and Valid Green Card Holders/Permanent Resident Alien	
ELIGIBLE STATES	ME, NH, CT, RI, NY, NJ, MA, PA, OH, DE, MD, DC, VA, NC, SC, FL, GA, TX, CO, WA, WI, MN, IN, AZ	
INELIGIBLE PROPERTY TYPES	Gas Stations, Vacant Land, Construction, ALF, Dry-Cleaning, 1-4 Multifamily	
PREPAYMENT PENALTIES	5% for 36 months	 5% for 48 months 
BROKER FEES	Up to 3 points origination	