

Multifamily Loan Programs Greater Than \$5 Million

Fixed Rate	Agency Lenders		Portfolio Lenders*	
Term	LTV	Interest Rates	LTV	Interest Rates
5 Yr.	55 to 80%	4.30% to 4.72%	55 to 75%	3.60% to 4.20%
7 Yr.	55 to 80%	4.23% to 4.65%	55 to 75%	3.80% to 4.20%
10 Yr.	55 to 80%	4.38% to 4.80%	55 to 75%	4.00% to 4.50%

Multifamily Loan Programs Less Than \$5 Million

Fixed Rate	Agency Lenders		Portfolio Lenders*	
Term	LTV	Interest Rates	LTV	Interest Rates
5 Yr.	55 to 80%	4.10% to 4.65%	55 to 75%	3.60% to 4.15%
7 Yr.	55 to 80%	4.30% to 4.65%	55 to 75%	3.80% to 4.40%
10 Yr.	55 to 80%	4.60% to 4.80%	55 to 75%	4.10% to 4.80%

Commercial Loan Programs

Fixed Rate	Portfolio Lenders*	
Term	LTV	Interest Rates
5 Yr.	55 to 75%	3.95% to 4.50%
7 Yr.	55 to 75%	4.10% to 4.75%
10 Yr.	55 to 75%	4.16% to 4.99%
15/15	55 to 75%	4.09% to 5.00%

Bridge Financing

Bridge Floating	LTV	Spread Over Libor
Stabilized	65%	250 to 425
Re-Position	80%	300 to 500

