

Loan Amounts: \$250,000 - \$20,000,000

Property Type - Nationwide	Rate Spread	Min. - Max. BPS Spread	Max LTV Min DSCR	Loan Term (Years)	Amortization (Years)
Owner-User Properties:	4.50% - 8.87%	<i>Fixed & Adjust.</i>	80% / 1.25	3, 5, 10, 25	15, 20, 25
Apartment / Multifamily:	3.25% - 7.50%	90 - 240	80% / 1.15	3, 5, 10, 25	25, 30, 35
Healthcare / Senior Housing:	3.75% - 7.76%	150 - 290	80% / 1.20	5, 10, 35	20, 25, 30, 35
Condominium Conversions:	6.25% - 9.74%	<i>LIBOR</i>	70% / 1.25	3, 5, 10	% Only, 30
Retail: Anchored:	4.75% - 7.50%	100 - 275	75% / 1.25	3, 5, 10	20, 25, 30
Retail: Unanchored:	5.00% - 8.00%	125 - 315	75% / 1.30	3, 5, 10	20, 25, 30
Mobile Home Park:	5.00% - 8.50%	95 - 245	75% / 1.20	3, 5, 10	20, 25, 30
Office / Medical Bldg.:	4.50% - 8.25%	115 - 225	80% / 1.30	3, 5, 10	20, 25, 30
Industrial / Warehouse:	4.25% - 8.50%	95 - 225	75% / 1.25	3, 5, 10	20, 25, 30
Self - Storage:	4.50% - 7.50%	110 - 240	75% / 1.30	3, 5, 10	20, 25, 30
Gas Station / C-Store:	5.25% - 8.75%	195 - 275	75% / 1.45	3, 5, 10	20, 25
Mixed-Used / Special Purpose:	5.50% - 8.50%	220 - 315	75% / 1.35	3, 5, 10	10, 15, 20
Single Tenant, "NNN"	4.50% - 7.50%	120 - 220	80% / 1.25	3, 5, 10, 15	10, 15, 20
Hotel / Motel (full & limited):	5.15% - 8.75%	170 - 315	75% / 1.50	3, 5, 10, 20	20, 25
Golf Course / Resort / Gaming:	5.50% - 9.50%	250 - 330	70% / 1.50	3, 5, 10	20, 25
Outlet Mall (Indoor & Outdoor):	5.15% - 7.50%	155 - 305	75% / 1.40	3, 5, 10	20, 25
Church / Synagogue:	5.92% - 8.50%	<i>Fixed & Adjust.</i>	75% / 1.25	3, 5, 10, 20	15, 20
Land - Raw & Improved:	8.50% - 15.00%	<i>Interest Only</i>	55% / N/A	1, 2, 3	% Only
Construction	4.65% - 11.50%	<i>Prime</i>	75% / 1.25	1, 2, 3	% Only
Bridge/Mezzanine Loans	6.00% - 12.5%	<i>Prime</i>	75% / 1.25	1, 2, 3, 5	% Only

The range of pricing is subject to the relationship between DSCR, LTV, quality of real estate, & credit strength of the transaction.

Rates and & terms are subject to change without notice.

FHA Programs

FHA 207(m) Program*	Mobile Home Parks - 90% Max LTC
FHA 242 Program*	Acute Care Hospitals - 90% Max LTC
FHA 221 (d) (4) Program*	Multifamily Apartments - 90% Max LTC
FHA 223 (f) / 232 Program*	Multifamily or Assisted Living - 90% Max LTC

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