

Multifamily Small Loan

\$1.0 to \$7.5 Million

Loan Amount & Unit Limitations	\$1 million to \$7.5 million in all markets Note: Loans between \$6 million and \$7.5 million in small and very small markets by exception Loans less than \$6 million no unit limitations Loans between \$6 million and \$7.5 million up to 100 units (exceptions permitted above 100 units)	
Loan Purpose	Acquisition or refinance (cash-out available)	
Eligible Properties	Conventional multifamily housing with 5 residential units or more; mixed use subject to limitations	
Loan Terms & Rate Structure	20-year hybrid ARM with initial 5-, 7- or 10-year fixed-rate period 5-, 7-, or 10-year fixed-rate mortgage.* Partial interest-only and full-term interest-only may be available	
Amortization	Up to 30 years	
Prepayments	Declining schedules and yield maintenance available for all loan types	
Debt Service Coverage	1.20x Top 1.30x Small	1.25x Standard 1.40x Very Small
Maximum LTV	80% available in top and standard markets	
Recourse	Non-recourse with standard carve-out provisions	
Net Worth & Liquidity	Net worth equal to or exceeding loan amount Liquidity equal to or greater than 9 months P&I prior to closing	
Credit	Minimum FICO score of 680	
Occupancy	Minimum 90% occupancy of units for 90 days prior to underwriting	

*For those that qualify.

Program Highlights

- Non-recourse
- Highly competitive rates
- Flexible terms and prepayment options
- Streamlined process - faster closing times
- Interest-only available
- Up to 80% LTV in certain areas

Top Markets (MSA)

- Boston, Chicago, Dallas, Denver, Los Angeles, Miami, Minneapolis, New York, Portland, San Diego, Sacramento, San Francisco, San Jose, Seattle and Washington D.C.
- Standard markets generally greater than 60,000 rental population

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