



## Multifamily Small Loan \$1.0 to \$7.5 Million

<b>Loan Amount &amp; Unit Limitations</b>	\$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)	
<b>Loan Purpose</b>	Acquisition or refinance (cash-out available)	
<b>Eligible Properties</b>	Conventional multifamily housing with 5 residential units or more; mixed use subject to limitations	
<b>Loan Terms &amp; Rate Structure</b>	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	
<b>Amortization</b>	Up to 30 years	
<b>Prepayments</b>	Declining schedules and yield maintenance available for all loan types	
<b>Debt Service Coverage</b>	1.20x Top 1.30x Small	1.25x Standard 1.40x Very Small
<b>Maximum LTV</b>	80% available in top and standard markets	
<b>Recourse</b>	Non-recourse with standard carve-out provisions	
<b>Net Worth &amp; Liquidity</b>	Net worth equal to or exceeding loan amount Liquidity equal to or greater than 9 months P&I prior to closing	
<b>Credit</b>	Minimum FICO score of 680	
<b>Occupancy</b>	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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