

MULTIFAMILY RATE SHEET (5+ UNIT APARTMENT & SOME MIXED USE)

DW COMMERCIAL CAPITAL

Loan Amounts: \$500k - \$30MM

**Conventional Loan Program**

	Nationwide Lending			
	<u>A Asset</u>	<u>B Asset</u>	<u>C Asset</u>	<u>Pre Pay</u>
<b><u>Term</u></b>				
6 MO Libor	3.70%	4.06%	4.26%	3,2,1
3 Year	5.15%	5.44%	5.98%	4,3,1
5 Year	5.20%	5.36%	5.90%	5,4,3,2,1
7 Year	5.62%	5.78%	6.35%	5,5,5,4,3,2,1
10 Year	5.92%	6.09%	6.59%	5,5,4,4,3,3,2,2,1,1

Note: For Major MSA CA Properties, <55% LTV = .25% Rate Drop  
<65% LTV = .15% Rate Drop. -.10% for Purchases for B&C Asset

30 Year Amortization

Loan Adjusts Semi Annually after initial fixed rate period

**For A & B Asset Pricing Property must be in the following MSA's:**

Southern CA, Salt Lake City, Chicago  
San Francisco (Bay Area), Boston, DC, Seattle, Portland  
Minneapolis/St. Paul, Denver, NY Metro, Dallas,  
San Antonio, Austin, New Jersey, San Jose, Philadelphia.

**For all other MSA's, Use C-Asset Pricing.**

**NOTE: This product covers all markets in all 50 states.**

**Loan Amount Adjustments:**

LTV's: 75% Purch & R/T Refi, 70% for C/O Refi

Loans \$300k-\$499k add 1.2% + 1% Loan Fee

Loans \$500k-\$750K add .35%

Loans \$750k-\$1mm add .25%

Loans \$1mm-\$1.5mm add .10% to Rate

**Brad L. Duncan**

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Offices in California & Florida

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**FHA 223 (F) Program**

<u>Rates:</u>	4.2%-5.25%
<u>Term:</u>	35 Year Fixed Rate Term
<u>Loan Amounts:</u>	\$2,500,000 Minimum - No Maximum
<u>Fees:</u>	1.3% HUD FEE .75%-2% Lender Fees \$15,000-\$35,000 3rd Party Report Fees \$15,000 Lender Legal Fees
<u>Highlights:</u>	Non Recourse, Fully Assumable Loan
<u>Coverage:</u>	Nationwide Lending

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**California, Washington, Oregon Program**

<u>Rates:</u>	3.99%-5.60%
<u>Term:</u>	3, 5, 7 Year Fixed Rate Term
<u>Loan Amounts:</u>	\$500,000 - \$10,000,000
<u>Fees:</u>	0%-3/4% Loan Fee \$1,500-\$4,500 3rd Party Report Fees
<u>Highlights:</u>	Non Recourse Available for Qualified Borrowers Fully Assumable Loan
<u>Coverage:</u>	Typically Major MSA's Only

Please Email, fax or Mail all pertinent documents to:

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## **Items Needed for Analysis- Multifamily Lending**

### **Property Specific Items Needed:**

1. Current Rent Roll
2. Past 2 years and Year to Date Profit and Loss Statement for Subject Property.
3. Color Pictures of Subject Property, and copy of a recent appraisal if available.
4. List of Capital Improvements done to Subject Property over past 3 years, if available.
5. When was the subject property purchased? What was the purchase price?

### **Borrower/Guarantor Specific Items Needed:**

1. How is title held to the property? Who are the owners, ownership %?
2. Credit Report, or credit score indication.
3. Schedule of Real Estate Owned, and Personal Financial Statement (or 1003).
4. Past 2 Years of Tax Returns with Schedule E's (Not needed for Agency Program)
5. If Purchase, Please send purchase contract, or listing brochure for Subject Property.

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