



Call 310-737-8420

[www.JustStatedIncomeLoans.com](http://www.JustStatedIncomeLoans.com)

Wholesale Rate Sheet - Hard Money / Private Money



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## Multifamily 5 + units, mixed use & mobile home parks

Max LTV for purch and cash out is 70% with 645+ fico or 75% LTV with 700+ fico

### Loan Amounts \$750,000 to \$2,500,000

#### 700 Plus Fico

7.49% @ 2 point cost  
7.99% @ 1 points cost  
8.49% @ Par

#### 650 to 699 Fico

7.99% @ 2 point cost  
8.49% @ 1 points cost  
8.99% @ Par

### Loan Amounts \$250,000 to \$749,999

#### 700 Plus Fico

7.99% @ 2 point cost  
8.49% @ 1 points cost  
8.99% @ Par

#### 650 to 699 Fico

8.25% @ 2 point cost  
8.75% @ 1 points cost  
9.25% @ Par

**NOW  
75% LTV**

### Loan Amounts \$100,000 to \$249,999

#### 700 Plus Fico

7.99% @ 3 point cost  
8.49% @ 2 points cost  
8.99% @ 1 point cost

#### 650 to 699 Fico

8.25% @ 3 point cost  
8.75% @ 2 points cost  
9.25% @ 1 point cost

All loans are non-recourse. DSCR 1.20x

30 year loan, 30 year amortization. The program is a 3/27 Program. Fixed at the above rate during the fixed 3 year period, and adjustable after the Fixed Period. Adjustable portion is based on WSJ Prime + 4% margin. All loans have a 3 year prepay which can be bought out by adding 1% to the rate and 0 to the fee. Max buyout 2 years of prepay leaving a 1 year prepay and par pricing will cost 2%.

Commercial Appraisal deposit \$2,795. At close underwriting is \$2,295 plus processing \$695 **\*\*Brokers may add up to 1.5% to 2% points\*\*** Guidelines Borrower needs 650 mid fico. No 4506T. **No tax returns. No W2s. No 1099s.** Loan based on the sales price or the appraised value, whichever is the less of the two. Need 12 months seasoning on refi for new increased values. Close in Corp is okay. **This loan is Non-Recourse.** No more than 1 mortgage 30 day late within 1 year or 2 within 24 months. Bankruptcy & Foreclosure need to be 2 years old.

Nationwide loans except for Illinois, Michigan, North and South Dakota, Tenn., Vermont.