



Call 310-737-8420



www.JustStatedIncomeLoans.com

Wholesale Rate Sheet - Hard Money / Private Money

Commercial - office, retail, warehouse, self-storage, auto service not including gas stations.

Max LTV and Cash out is 65% LTV with 645+ fico

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

700 Plus Fico
8.49% @ 2 point cost
8.99% @ 1 points cost
9.24% @ Par

650 to 699 Fico
8.75% @ 2 point cost
9.25% @ 1 points cost
9.25% @ Par

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

700 Plus Fico
8.99% @ 2 point cost
9.49% @ 1 points cost
9.99% @ Par

650 to 699 Fico
9.25% @ 2 point cost
9.75% @ 1 points cost
10.25% @ Par

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

700 Plus Fico
8.99% @ 3 point cost
9.49% @ 2 points cost
9.99% @ 1 point cost

650 to 699 Fico
9.25% @ 3 point cost
9.75% @ 2 points cost
10.25% @ 1 point cost

All loans are non-recourse. DSCR 1.25x

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 - if par pricing it will now cost 2%.

Commercial Appraisal \$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.

22287 Mulholland Highway #198 Calabasas, CA 91302. BRE 01105429 (NMLS# 469849) Any rates and terms stated above are for professional real estate mortgage brokers and bankers only. Rates, terms and procedures subject to change daily. 310-737-8420