



3 Year Fixed Rates

	Investor 1- 4	Traditional I	Traditional II
	Non-Owner Occupied SFR, Condo, 2-4 Unit	5+ Unit Multifamily & Mixed-Use	Office, Retail, Warehouse, Self-Storage, Automotive Service (no gas stations)
Loan To Value	Max 70% *	Max 75% *	Max 65%
FICO ≥ 700	8.49%	8.49%	8.99%
FICO < 700	8.99%	8.75%	9.49%

8 Year fixed Rates

	Investor 1- 4	Traditional I	Traditional II
	Non-Owner Occupied SFR, Condo, 2-4 Unit	5+ Unit Multifamily & Mixed-Use	Office, Retail, Warehouse, Self-Storage, Automotive Service (no gas stations)
Loan To Value	Max 70% *	Max 75% *	Max 65%
FICO ≥ 700	9.25%	9.25%	9.75%
FICO < 700	9.75%	9.50%	10.25%

Rates & Terms	<p>Loan Amounts.....\$75k - \$5MM (Investor 1-4 Max loan amount \$2MM)</p> <p>Amortization/Term.....30 year fully amortizing / 30 year loan (Call for other amortization options.)</p> <p>Index / Margin / Cap.....WSJ Prime + 4%. Rate Caps = 2/1/6</p> <p>Prepayment Penalty(s).....Investor 1-4: 3 yr fixed= 3%, 3%, 3%, or 8 yr fixed = 3%,3%,3%,3%,3% (Minimum Prepay on all loans = 1 yr) Traditional: 3 yr fixed= 5%, 5%, 5%, or 8 yr fixed = 5%,5%,5%,5%,5% 1-6 residential units in NJ = no prepay, add 1% to rate</p> <p>Prepayment Buydown(s).....Investor 1-4: 1 year buydown add 1.00% to start rate Traditional I&II: 1 year buydown add .50 to start rate OR 1% in fee</p> <p>Rate Buydown.....1 pt. fee = .50% rate reduction (Maximum 1%) Minimum Rate 6.49%</p> <p>Loans < \$750K.....add 50 BPS to the above mentioned rate (traditional I & II Only)</p> <p>* LTV Limitations..... FICO < 700, max LTV is 70%, Investor 1-4 loans ≥ \$1MM = 65% max LTV</p>
General Guidelines	<p>Lending..... Locations Nationwide</p> <p>Income Verification..... Simple Documentation</p> <p>Credit Score.....650 Minimum</p> <p>CLTV..... 80% Maximum CLTV</p> <p>Origination Fees..... 2.50%</p> <p>1st Time Buyer, Investor..... Reduce maximum LTV by 5%</p> <p>Assumability.....Loans are assumable at Lender's discretion - 1% fee</p> <p>Impounds..... Required for property taxes & insurance.</p> <p>Asset verification..... 3 Mo. source & seasoning. No seasoning reduce max LTV by 5%</p> <p>Appraisal Process & Fee.....Varies with property class and size</p> <p>Ineligible Locations..... Contact the agent</p>

Matrix Date 01/01/15

For more information or to submit a loan request, please call your VCC rep or visit us at www.marquescc.com

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