

Monday, January 14, 2019

PROGRAM HIGHLIGHTS:

1. **Low start ARMS 3.65%. Commercial as low as 4.75%.**
2. **Interest Only, Stated, Low Doc & No DTI Ratio Programs available**
3. 60 day rate locks available
4. GREAT SBA and Owner User Rates; Freddie loans available.

Multi-Family and Commercial Conventional and Bridge Financing: 1-4 units non-owner occupied, 5 units and above, office buildings, strip centers, single purpose, and other types of commercial properties.

Consult an industry leader. Give us a call to discuss.

 We have the experience and platform to get the deal done ON TIME!
 Nationwide, Broker Friendly!

Multi-Family Loan Programs

Program Number	Fixed Term	Start Rate	Margin	Index	Minimum DCR (P/R)	LTV (P/R) MAX	Loan Term	Pre-Payment
Fidelity 1000 Nationwide	5 Year Fixed	4.420%	N/A	N/A	1.25	80/75	30/5	4.5 Year Yield Maintenance
	7 Year Fixed	4.440%	N/A	N/A	1.25	80/75	30/7	6.5 Year Yield Maintenance
	10 Year Fixed	4.490%	N/A	N/A	1.25	80/75	30/10	9.5 Year Yield Maintenance
	30 Year Fixed	4.940%	N/A	N/A	1.25	80/75	30/30	15 Year Yield Maintenance

- A. **Loan Sizes: from \$1,000,000. Hybrid and Step-down Prepay loans are available. I/O is available.**
 B. **Multifamily Only.** Minimum Credit Score of 680. Population 50K or Greater MSA's. FHA available.
 C. Max LTV 80%. Above Rates apply to Tier 4 pricing (55% Max LTV and 1.55 DCR).
 D. **ARM program available, rates as low as 3.56%.** Above Rates apply to loan sizes from \$3,000,000 to \$5,000,000 in Large MSA's. Please call for other pricing.

Fidelity 4800 Nationwide	6 Month Libor ARM	3.860%	3.75%	6 Mo LIBOR	1.25	75/70	30/30	3-2-1
	3 Year Fixed	5.250%	3.75%	6 Mo LIBOR	1.25	75/70	30/30	3-2-1
	5 Year Fixed	5.330%	3.75%	6 Mo LIBOR	1.25	75/70	30/30	5-4-3-2-1
	7 Year Fixed	5.690%	3.75%	6 Mo LIBOR	1.25	75/70	30/30	5-5-4-3-2-1
	10 Year Fixed	6.130%	3.75%	6 Mo LIBOR	1.25	75/70	30/30	5-5-4-4-3-3-2-2-1-1

- A. **Loan sizes: \$500,000 to \$10MM.**
 B. Above pricing based for loans \$1M+, Tier 1, A properties in Major Metro Mkts, min 700 credit, experience, 10-15% liquidity. Tier 2 Program for Major Metro, min 680 & 5% liquidity. Add 19-36bps to rates for Tier 2 Program. Tier 3 Program for Nationwide Markets will have rate increase of 80-110bps and 1.35 DCR, max LTV 65% on Purchases and 60% on Refi.
 C. Cash out Max LTV 70% (Metro) & 60% (Nationwide). Min. 2-3 years ownership req'd.
 D. **Low LTV Price Reduction in 5 Year Fixed Tier 1 & 2 loans in CA > \$500,000 - 15bps if 65% LTV or less; 25bps reduction if 55% LTV or less.**

Fidelity 900 CA and Metro areas of 10 Select States	3 Year Fixed	4.720%	2.250%	6 Mo LIBOR	1.15	75/75	30/30	3-2-1
	5 Year Fixed	4.670%	2.250%	6 Mo LIBOR	1.15	75/75	30/30	5-4-3-2-1
	10 Year Fixed	5.010%	2.250%	6 Mo LIBOR	1.15	75/75	30/15	Yield Maintenance/5-5-4-4-3-3-2-2-1-1 for 20bps
	15 Year Fixed	5.010%	N/A	N/A	1.15	75/75	15/15	Yield Maintenance

- A. **Loan Sizes: \$500,000 to \$25MM.** 10 & 15 Yr available for loans \$1MM and greater. C/O available up to 75%. 3 years I/O available for 10 bps to rate, max 70%, 1.20 DCR.
 B. 680 Credit. **NO Tax Returns.** 12 MAT index option available.
 C. Rate reductions for low LTV's: 15bps below 60%; 25bps below 50%. Add 25 bps for loans between \$500K and \$749,999.

Fidelity 3700 Nationwide	5 Year Fixed	4.890%	2.75%	6 Mo LIBOR	1.20	80/75	30/20	5-4-3-2-1
	7 Year Fixed	5.070%	2.75%	6 Mo LIBOR	1.20	80/75	30/20	5-5-4-4-3-2-1
	10 Year Fixed	5.210%	2.75%	6 Mo LIBOR	1.20	80/75	30/20	5-5-4-4-3-3-2-2-1-1 + 1% years 11-20

- A. **Loan Sizes: \$1,000,000 to \$6,000,000. Population 50K or Greater MSA's. Full Term I/O is available at 1.40 DCR and max 65% LTV.**
 B. **Multifamily Only.** Minimum Credit Score of 650. **Non-Recourse. No Tax Returns required.**
 C. **1.25 DCR in other nationwide standard markets; 1.30-1.40 DCR and 75%/70% in Small and Very Small Markets. Please call for more pricing details.**

Fidelity 1200 Multifamily & MHP CA, OR, WA	3 Year Fixed	4.875%	2.625%	6 Mo LIBOR	1.20	75/75	30/30	3-2-1
	5 Year Fixed	4.875%	2.625%	6 Mo LIBOR	1.20	75/75	30/30	3-2-2-1
	7 Year Fixed	4.935%	2.625%	6 Mo LIBOR	1.20	75/75	30/30	4-3-3-2-1
	10 Year Fixed	5.015%	2.625%	6 Mo LIBOR	1.20	75/75	30/30	5-4-4-3-2-1

- A. Loan amounts \$1,000,000-\$5MM. Cash out available up to 75%.
 B. **Premium 60 and 50 programs are now available for loans under 60% & 50% LTVs, 0.25%-0.50% rate reduction!**
 C. Premium program receives a 12.5bps discount for loans above \$2.5MM.

Fidelity 5100 California Only	1-2 Year Fixed	7%-12%	Interest Only	N/A	N/A	Up to 100%	Varies	Varies
	Bridge Program							

- A. Loan amounts \$100,000 to \$5,000,000.
 B. **Multifamily, Mixed Use and Commercial. Non-Owner Occupied SFR.**
 C. **Bad Credit Ok, BK, vacant, mortgage lates & judgments ok.**

Commercial Loan Programs

Fidelity 4600 25 States	3 Year Fixed	4.750%	N/A	N/A	1.25	75/65	25/3	Break funding, but waivers are available
	5 Year Fixed	4.880%	N/A	N/A	1.25	75/65	25/5	Break funding, but waivers are available

- A. Loan Sizes: \$300K to \$10MM. Terms up to 10 Year Fixed at 5.41%. 25 year Am and 70%-80% max.
 B. Purchase and Rate & Term Refinance 80% max LTV, Special Purpose max 70% LTV & Owner Occ transactions max 80% LTV unless special use/30 Yr Amo on case by case.
 C. Commercial - Office, Retail, Single Tenant, Warehouse, Self Storage, Non-Profits, Auto, Assisted Living, Mixed Use, MHP & Multifamily Buildings.

Fidelity 1600 Select States	5 Year Fixed	5.343%	2.875%	5 Yr Swap	1.30-1.40	65/60	20/10	5-4-3-2-1

- A. Loan Size: up to \$6,000,000. Lower rates in Conventional owner user and SBA 504 programs available in most States! 10 Year Fixed is now available.
 B. Multi-tenant Retail, Industrial, Office, Single Tenant, and Single Tenant NNN

Fidelity 300 Nationwide Major Metro Areas	5 Year Fixed	5.070%	2.00%	5 Year CMT	1.25	75	25/10	5-4-3-2-1

- A. Loan Sizes: \$500K to \$50MM. Loans < \$500,000 on exception basis. Cash out up to 70%-75% LTV. No minimum credit score.
 B. Office, Retail, Industrial, Mixed Use (51% min commercial SF is required), Owner Occupied, Special Purpose including hospitality and auto repair.
 C. Multifamily financing available, same rates, amortized over 30 years.
 D. 3 and 7 year fixed terms are also available.

HOW TO SUBMIT A LOAN: Email or Fax the 1003, Credit Report, Rent Roll and Operating Statements (or Realtor Set Up Sheet or Schedule E) to info@fbloans.com or (714) 908 - 5101 "NEW LOAN REQUEST" and we will respond generally in less than 24 hours, normally the same day.

Rates and programs are subject to change without notice. This sheet is to be used solely by Licensed Real Estate professionals.