

MULTI-FAMILY LOANS

Portfolio

Rates as low as	3.20%
Loan Amounts	\$2,000,000 - \$20,000,000
Lending Territory	AZ, CA, CO, ID, NV, OR, TX, UT, WA
Max. LTV	75%
Notes	<ul style="list-style-type: none">• Interest-Only available (12-36 months considered)• Underwrite to higher of 3.50% or start rate• NOT typically requiring reserve accounts

Agency

Rates as low as	3.98%
Loan Amounts	\$1,000,000 - \$100,000,000
Lending Territory	AZ, CA, CO, FL, NV, OR, TX, UT, WA
Max. LTV	80%
Notes	<ul style="list-style-type: none">• Interest-Only available (12 months up to full term)• Non-recourse, no tax returns• 12 Months reserve account required

Market Rents Program

Rates as low as	4.50%
Loan Amounts	\$500,000 - \$5,000,000
Lending Territory	Major markets in California
Max. LTV	65% 70% LTV
Notes	<ul style="list-style-type: none">• Interest-Only available (up to 24 months considered)• Market Rents must support 1.25 DCR

COMMERCIAL LOANS

Investor

Rates as low as	3.50%
Loan Amounts	\$500,000 - \$10,000,000
Lending Territory	AZ, CA, CO, NV, OR, TX, UT, WA
Max. LTV	65%
Notes	<ul style="list-style-type: none">• Most commercial real estate types included• NOT typically requiring reserve accounts

Owner-User | SBA 504

Rates as low as	3.50%
Loan Amounts	\$300,000 - \$6,250,000
Lending Territory	AZ, CA, CO, NV, OR, UT, WA
Max. LTV	85% - 90%
Notes	<ul style="list-style-type: none">• Combined loan amount \$11,250,000• Most commercial real estate types included

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

MULTI-FAMILY LOANS



- Interest only, stated, low doc & no DTI ratio programs available
- Lending in CA, AZ, CO, FL, NV, OR, TX, UT, WA (exceptions below)
- 60 Day rate lock available,
- Broker Friendly!
- Please call 877.585.FUND (3863) for pricing or submit your loan at: info@fbfloans.com

**Fidelity
1000**
CA, AZ, WA, TX,
UT, NV, OR, CO, FL

Fixed Term	Rates Starting At	Loan Term	Min. DCR (Purchase/Refinance)	Max. LTV (Purchase/Refinance)	Prepayment
5 Yr	4.020%	30 / 5	1.25	80 / 75	4.5 Yr yield maintenance
7 Yr	3.980%	30 / 7	1.25	80 / 75	6.5 Yr yield maintenance
10 Yr	4.220%	30 / 10	1.25	80 / 75	9.5 Yr yield maintenance
30 Yr	5.230%	30 / 30	1.25	80 / 75	15 Yr yield maintenance

Loan Size

\$1,000,000+ / Hybrid & Step-Down Prepay Loans Available. I/O is available in all tiers, up to full term in tier 4.

Reserve

Temp. Adj. - Tier 2 requires 18 months principal/interest reserves and 12 months tax and insurance reserves.

Credit Score

680+

Margin / Index

N/A / N/A

Note: Table rates apply to loan sizes from \$2,000,000 to \$6,000,000 in all eligible MSAs. Population 50K or greater MSA's. FHA available. Please call for other pricing.

**Fidelity
4800**
CA, AZ, WA, TX,
UT, NV, OR, CO, FL

Fixed Term	Rates Starting At	Loan Term	Min. DCR (Purchase/Refinance)	Max. LTV (Purchase/Refinance)	Prepayment
6 Mo Libor ARM	3.860%	30 / 30	1.25	75 / 70	3-2-1
3 Yr Fixed	4.860%	30 / 30	1.25	75 / 70	3-2-1
5 Yr Fixed	4.850%	30 / 30	1.25	75 / 70	5-4-3-2-1
7 Yr Fixed	5.450%	30 / 30	1.25	75 / 70	5-5-5-4-3-2-1

Loan Size

\$500,000 - \$10,000,000

Max. LTV

Cash-out Max. 70% metro, 60% other areas, min. 2-3 years ownership required.

Reserve

Temp. Adj. 12 Mo. payment reserve & tax insurance impounds required.

Margin / Index

3.75% / 6 Mo Libor

Note: Above rates based for loans \$1M+, Tier 1.

Tier 1: a properties in major metro markets, min. 700 credit, experience, 10-15% liquidity.

Tier 2: a properties in major metro markets, min. 680 credit, add 19-36bps to rates.

Tier 3: Other markets, add 80-110 bps to rates, 1.35 DCR, max. LTV 65% on purchases and 60% on refinance.

Market Rents available in major CA markets, as low as 4.50%, 65%-70% LTV, must support 1.25 DCR, I/O available.

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MULTI-FAMILY LOANS

Fidelity
5900
CA, OR, WA
Metro &
Select Areas

Fixed Term	Rates Starting At	Loan Term	Max. LTV (Purchase/Refinance)	Margin	Prepayment
3 Yr	3.300%	30 / 30	70 / 65	2.650%	1.25-1.25-1.25
5 Yr	3.350%	30 / 30	70 / 65	2.650%	1.25-1.25-1.25-1-1
7 Yr	3.700%	30 / 30	70 / 65	2.850%	2.00 for 5 Yrs; 1, 1
10 Yr	4.050%	30 / 30	70 / 65	2.850%	3 for 5 Yrs; 2 Yrs 6-8; 1 Yrs 9-10

Loan Size

\$500,000 - \$15,000,000 non-recourse

Reserve

Temp. Adj. A 12 Mo. payment reserve account is required. Mixed use and commercial programs are currently unavailable.

Credit Score

Good credit, no min. credit score. No tax returns except for non-core areas.

Min. DCR (P/R)

1.20 available in recourse loans.

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12 MAT

Fidelity
3700
CA, AZ, WA, TX,
UT, NV, OR, CO, FL

Fixed Term	Rates Starting At	Loan Term	Min. DCR (Purchase/Refinance)	Max. LTV (Purchase/Refinance)	Prepayment
5 Yr	3.590%	30 / 20	1.25 / 1.30	75 / 75	5-4-3-2-1
7 Yr	3.770%	30 / 20	1.25 / 1.30	75 / 75	5-5-4-4-3-2-1
10 Yr	3.810%	30 / 20	1.25 / 1.30	75 / 75	5-5-4-4-3-3-2-2-1-1 +1% years 11-20

Loan Size

\$1,000,000 - \$6,000,000 Population 50K or greater MSA's. Full term I/O is available at 1.40 DCR and max. 65% LTV

Reserve

Temp. Adj. DCR is higher in standard market areas. Tax/insurance impounds and 12 Mo. principal/interest reserves are required

Credit Score

Min. 650+, non-recourse. No tax returns required.

Margin

3.25%

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SOFR (Secured Overnight Financing Rate)

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MULTI-FAMILY LOANS

**Fidelity
700**

CA, AZ, WA, TX,
UT, NV, OR, CO

Fixed Term	Rates Starting At	Loan Term	Max. LTV <small>(Purchase/Refinance)</small>	Margin	Min. DCR <small>(Purchase/Refinance)</small>	Prepayment
5 Yr	3.200%	30 / 30	75 / 70	2.50%	1.20	3-3-2-2-1
7 Yr	3.250%	30 / 30	75 / 70	2.50%	1.20	4-3-3-2-2-1
10 Yr	3.350%	30 / 15	75 / 70	2.50%	1.20	5-5-4-4-3-3-2-2-1-1

Loan Size

\$2,000,000 - \$20,000,000 Cash-out available up to 70%.
10 bps discount is available at 1.30 DCR and max. 50% LTV

Option

Interest Only considered (12 - 36 months), and non-recourse on lower leverage, higher DCR transactions

Credit Score

Min. 680, 12 Month payment reserve required (case-by-case only)

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6 Mo Libor

**Fidelity
2600**

Southern CA &
Bay Areas

Fixed Term	Rates Starting At	Loan Term	Max. LTV <small>(Purchase/Refinance)</small>	Margin	Min. DCR <small>(Purchase/Refinance)</small>	Prepayment
5 Yr	3.75%	30 / 30	75 / 70	2.75%	1.20	3-3-2-1-1

Loan Size

\$500,000 - \$4,000,000 (rate above from \$1,000,000). 2 Yr I/O is available 3.90% (70% Max) 30/15.

Property

Other program available - mixed use, commercial, and non-owner occupied SFR

Reserve

Temp. Adj. loans above 65% only - 12 Mo. payment reserve account is required.

Option

Additional Advance available for rents below market. As low as 3.75% up to 75%. I/O available.
12-18 Months window to achieve 60-90 day market rent stabilization.

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1 Yr CMT

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@fbfloods.com or fax to (714) 908-5101 "NEW LOAN REQUEST" and we will respond generally in less than 24 hours, normally the same day.

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COMMERCIAL LOANS

**Fidelity
4600**

CA, AZ, WA,
UT, NV, OR, CO

Fixed Term	Rates Starting At	Loan Term	Max. LTV (Purchase/Refinance)	Margin	Min. DCR (Purchase/Refinance)	Index
3 Yr	2.340%	25 / 3	65 / 60	N/A	1.25	N/A
5 Yr	2.700%	25 / 5	65 / 60	N/A	1.25	N/A

Loan Size

\$500,000 - \$10,000,000

Property

Commercial - Office, Retail, Single Tenant, Warehouse, Self Storage, Non-Profits, Auto, Assisted Living, Mixed Use, MHP & Multifamily Buildings.

LTV / Purpose

Purchase and rate & term refinance 65% max LTV, special purpose max 50% LTV & owner occupied transactions max 65% LTV unless special use

Prepayment

Break funding, but waivers are available

**Fidelity
1600**

CA, AZ, WA,
UT, NV, OR, CO

Fixed Term	Rates Starting At	Max. LTV (Purchase/Refinance)	Margin	Min. DCR (Purchase/Refinance)	Prepayment
5 Yr Fixed	3.500%	65 / 60	2.500%	1.30	5-4-3-2-1

Loan Size

Up to \$6,000,000 Conventional Owner-User programs available in most States. 10 Year Fixed is now available.

Property

Multi-tenant, Industrial, Office, Single Tenant, and Single Tenant NNN

Term

20 / 10

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5 Yr Swap

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

COMMERCIAL LOANS

Fidelity
4400

Southern
California
Selected
Counties

Fixed Term	Rates Starting At	Loan Term	Max. LTV (Purchase/Refinance)	Margin	Min. DCR (Purchase/Refinance)	Prepayment
5 Yr Fixed	5.000%	25 / 10	60 / 50	3.25%	1.30	5-4-3-2-1

Loan Size

\$500,000 - \$8,000,000

Property

No retail properties. Multi-family financing available, 4.05% amortized over 30 years

Reserve

12 month payment reserve required.

Term

3 and 7 year fixed terms are also available.

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6 Mo Libor

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