

PROGRAM HIGHLIGHTS:

- Interest Only, Stated, Low Doc & No DTI Ratio Programs available**
- 60 day rate locks available
- Lending in AZ, CA, CO, FL, NV, OR, TX, UT, WA (exceptions below)

Multi-Family and Commercial Conventional and Bridge Financing: 1-4 units non-owner occupied, 5 units and above, office buildings, 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.
SMARTER | BETTER | FASTER
 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	5 Year Fixed	4.020%	N/A	N/A	1.25	80/75	30/5	4.5 Year Yield Maintenance
	7 Year Fixed	3.980%	N/A	N/A	1.25	80/75	30/7	6.5 Year Yield Maintenance
	10 Year Fixed	4.220%	N/A	N/A	1.25	80/75	30/10	9.5 Year Yield Maintenance
	30 Year Fixed	5.230%	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 in all tiers, up to full term in tier 4.**
 B. **Multifamily Only.** Minimum Credit Score of 680. Population 50K or Greater MSA's. FHA available.
 C. Temporary adjustment - Tier 2 requires 18 months principal/interest reserves and 12 months taxes and insurance reserves.
 D. **Above Rates apply to loan sizes from \$2,000,000 to \$6,000,000 in all eligible MSAs. Please call for other pricing.**

Fidelity 4800	6 Month Labor ARM	3.860%	3.75%	6 Mo LIBOR	1.25	75/70	30/30	3-2-1
	3 Year Fixed	4.860%	3.75%	6 Mo LIBOR	1.25	75/70	30/30	3-2-1
	5 Year Fixed	4.850%	3.75%	6 Mo LIBOR	1.25	75/70	30/30	5-4-3-2-1
	7 Year Fixed	5.450%	3.75%	6 Mo LIBOR	1.25	75/70	30/30	5-5-4-3-2-1

- A. **Loan sizes: \$500,000 to \$10MM.** Temporary adjustment - 12 month payment reserve and taxes & insurance impounds required.
 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. Add 19-36bps to rates for Tier 2 Program. Tier 3 Program for Other Markets will have rate increases of 80-110bps and 1.35 DCR, max LTV 65% on Purchases and 60% on Refi.
 C. Cash out Max LTV 70% (Metro) & 60% (Other Markets). Min. 2-3 years ownership req'd.
 D. **Market Rents available in major California markets. As low as 4.50% up to 65%-70%. Market Rents must support 1.25 DCR. I/O available.**

Fidelity 5900 CA, OR & WA Metro & Select Only	3 Year Fixed	3.300%	2.650%	12 MAT	1.20/1.25	70/65	30/30	1.25-1.25-1.25
	5 Year Fixed	3.350%	2.650%	12 MAT	1.20/1.25	70/65	30/30	1.25-1.25-1.25-1-1
	7 Year Fixed	3.700%	2.850%	12 MAT	1.20/1.25	70/65	30/30	2.00 for 5yrs; 1, 1
	10 Year Fixed	4.050%	2.850%	12 MAT	1.20/1.25	70/65	30/30	3.00 for 5yrs; 2.00 yrs 6-8; 1.00 yrs 9-10

- A. **Loan Sizes: \$500,000 to \$15MM.** Non-recourse. 70% LTV and 1.20 DCR available in Recourse loans.
 B. Good Credit, no min. credit score. **NO Tax Returns except for non-core areas.**
 C. Temporary adjustment - A 12 months payment reserve account is required. Mixed use and Commercial programs are currently unavailable.

Fidelity 3700	5 Year Fixed	3.590%	3.25%	SOFR	1.25/1.30	75/75	30/20	5-4-3-2-1
	7 Year Fixed	3.770%	3.25%	SOFR	1.25/1.30	75/75	30/20	5-5-4-4-3-2-1
	10 Year Fixed	3.810%	3.25%	SOFR	1.25/1.30	75/75	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. Temporary adjustment: DCR is higher in other nationwide standard markets. Taxes/insurance impounds and 12 months principal/interest reserves are required.

Fidelity 700 except FL	5 Year Fixed	3.200%	2.500%	6 Mo LIBOR	1.20	75/70	30/30	3-3-2-2-1
	7 Year Fixed	3.250%	2.500%	6 Mo LIBOR	1.20	75/70	30/30	3-3-2-2-1
	10 Year Fixed	3.350%	2.500%	6 Mo LIBOR	1.20	75/70	30/15	5-5-4-4-3-3-2-2-1-1

- A. Loan amounts \$2,000,000-\$20MM. Cash out available up to 70%. 10 bps discount is available at 1.30 DCR and max 50% LTV.
 B. **Min 680. No 12 month payment reserve requirement (case by case only).**
 C. Interest Only considered (12 to 36 months) and Non-Recourse on lower leverage, higher DCR transactions.

Fidelity 2600 Southern CA & Bay areas	5 Year Fixed	3.750%	2.750%	1 Yr CMT	1.20	75/70	30/30	3-3-2-1-1
--	---------------------	---------------	--------	----------	-------------	-------	-------	-----------

- A. Loan amounts \$500,000 to \$4,000,000 (rate above from \$1,000,000). 2 yr I/O is available 3.90% (70% max) 30/15.
 B. **Additional Advance available for rents below market. As low as 3.750% up to 75%. I/O available. 12-18 month window to achieve 60-90 day market rent stabilization.**
 C. Other programs available - Mixed Use, Commercial and Non-Owner Occupied SFR.
 D. Temporary adjustment - loans above 65% only - 12 months payment reserve account is required.

Commercial Loan Programs

Fidelity 4600 except FL and TX	3 Year Fixed	2.340%	N/A	N/A	1.25	65/60	25/3	Break funding, but waivers are available
	5 Year Fixed	2.700%	N/A	N/A	1.25	65/60	25/5	Break funding, but waivers are available

- A. **Loan Sizes: \$300K to \$10MM.**
 B. Purchase and Rate & Term Refinance 65% max LTV, Special Purpose max 50% LTV & Owner Occ transactions max 65% LTV unless special use.
 C. Commercial - Office, Single Tenant, Warehouse, Self Storage, Non-Profits, Auto, Assisted Living, Mixed Use, MHP & Multifamily Buildings.

Fidelity 1600	5 Year Fixed	3.500%	2.500%	5 Yr Swap	1.30	65/60	20/10	5-4-3-2-1
----------------------	---------------------	---------------	--------	-----------	------	-------	-------	-----------

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

Fidelity 4400 Southern CA Select Counties	5 Year Fixed	5.000%	3.25%	6 Mo LIBOR	1.30	60/50	25/10	5-4-3-2-1
---	--------------	---------------	-------	------------	------	--------------	--------------	-----------

- A. **Loan Sizes: \$500K to \$8MM.** 12 month payment reserve required.
 C. No Retail properties. Multifamily financing available, 4.05% 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@fbfloans.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.