



Commercial Real Estate Financing  
SBA Lending  
Investment Real Estate Consulting

**Sphynx Financial**  
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## Commercial Rate Sheet

7/25/2011

Additional Off-Sheet Loan Programs are Available – Please Call Your Account Executive for Pricing

Account Executive	Direct	Fax	Email
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**Low 3 year terms 3.88% | 60 Day Rate Locks | Interest Only Programs Available**

Multi300		Multi-family properties (5+ units) Student Housing, Nursing & Assisted Living				
Loan Amounts: \$500K - \$10M		Max LTV: 80% **			NOO	
Term	Interest Rate	PPP	Amortization	DSCR	LTV	FICO
5 Yr	4.560% - 1.0 pt	5,4,3,2,1	30 year	1.25	80/75%	680
7 Yr	5.120% - 1.0 pt	5,4,3,2,1	30 year	1.25	80/75%	680
10 Yr	5.450% - 1.0 pt	5,5,5,5,5	30 year	1.25	80/75%	680
30 Yr	Call First	5,4,3,2,1	30 year	1.25	80/75%	680
Pricing Adjustments / Notes		MHP program now available. Loan size \$1MM - \$5MM. 55% Max LTV. Three-Star or better and min of 50 pads or sites. 50bps add-on.				
** Above Rates apply to loan sizes from \$3M - \$5M and Large MSA's. Please call for pricing on specific t(x). Interest Only option available on 3 & 5 year fixed, 15bps add						

Multi500 – New Construction		Multi-family properties (5+ units) Student Housing, Nursing & Assisted Living				
Loan Amounts: \$2M +		Max LTV: 83.3% **			NOO	
Term	Interest Rate	PPP	Amortization	DSCR	LTV	FICO
35 Yr	4.450% - 1.0 pt	2 yr lockout	35 year	1.20	83.3%	680
40 Yr	5.760% - 1.0 pt	3 yr lockout	40 year	1.25	83.3%	680
** New Construction and Substantial Rehabilitation programs available.						

Comm90		Multi-use Properties - Office, Retail, Medical Office, Industrial (Heavy & Light)				
Loan Amounts: \$250K - \$10M		Max LTV: 75%			Investment Properties Only	
Term	Interest Rate	PPP	Amortization	DSCR	LTV	FICO
3 Yr	3.860%	N/A	25 year	1.25	75/65	680
5 Yr	5.270%	5,4,3,2,1	25 year	1.25	75/65	680
10 Yr	6.790%	Declining	25 year	1.25	75/65	680
A. Purchase and Rate/Term Refinance 65% LTV depending upon collateral and borrower, Retail max 50% LTV & owner occupied transactions max 75% LTV.						
B. Lines of Credit available up to \$500K, Prime plus 1.75% rate, I/O payments. 70% owner user/65% investor max CLTV.						

Comm80		Multi-use Properties - Office, Medical Office, Industrial (Heavy & Light)				
Loan Amounts: \$500K - \$20M		Max LTV: 80% (P), 70% (C/O)			Owner-Occupied & Investment Property	
Term	Interest Rate	PPP	Amortization	DSCR	LTV	FICO
3 Yr	5.500%	N/A	25 year	1.25	80%	680
5 Yr	5.850%	Yield Maint	25 year	1.25	80%	680
10 Yr	6.125%	Yield Maint	25 year	1.25	80%	680
Pricing Adjustments / Notes		LTV >55% - 65% +0.16%			LTV >65% - 80% +0.30%	

USDA B&I						
Loan Amounts: up to \$4M		Max LTV: 85%			Min DSCR: 1.25 FICO 650	
ARM (Qtrly)	6.00%	30/5 Balloon	Prepay: 5,3,1	USDA Guarantee Fee: 2.00%		
Pricing Adjustments / Notes						
Liquidity: 6 months of debt service, Net worth: Must exceed the loan amount, Interest Only: Only 2 years of interest only is available for loans with terms of 10 years or more (the cost is 3 basis points)						

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		Owner-Occupied Conventional & SBA 504				
Loan Amounts: up to \$6M		Max CLTV: 90%			<b>Owner-Occupied Only</b>	
Term	Interest Rate	PPP	Amortization	DSCR	LTV	FICO
3 Yr	5.330%	5,4,3,2,1	20 year	1.25	50/90	650
5 Yr	5.970%	5,4,3,2,1	20 year	1.25	50/90	650
Pricing Adjustments/Notes: - Special Use Property: 0.75%		Floor Rate: 4.50% (ARM) Floor Rate: 5.50% (1, 3, 5 yr)		4.62% 20-Year Fixed Rate		
Purchase and Rate/Term Refinance 50% LTV with a 40% LTV 2 <sup>nd</sup> DOT CDC / 504 loan SBA Guarantee Fee: 0.50%, Interim Loan: WSJ Prime + 2.75%						

		SBA 7(a)			
Loan Amounts: up to \$2M		Max LTV: 85%		Min DSCR: 1.25 FICO 650	
ARM (Qtrly)	6.00%	30/5 Balloon	Prepay: 5,3,1	USDA Guarantee Fee: 3.750%	
Pricing Adjustments / Notes					

Hotel100		Hospitality (Hotels / Motels)			
Loan Amounts: \$750K - \$5M		Max LTV: 75%		Min DSCR: 1.20 FICO 680	
5 Yr	6.0%	30/5 Balloon	Prepay: YM	<b>Investment Properties Only</b>	
7 Yr	5.75%	30/7 Balloon	Prepay: YM		
10 Yr	5.50%	30/10 Balloon	Prepay: YM		
Pricing Adjustments / Notes					
Liquidity: 6 months of debt service, Net worth: Must exceed the loan amount, Interest Only: Only 2 years of interest only is available for loans with terms of 10 years or more (the cost is 3 basis points)					

## Rehabilitation Financing

Rehab Commercial	Commercial Rehabilitation Loan				
Property Types	Apartments, Retail, Office, Mixed-Use, Industrial, Restaurants, Churches, Hotels, Grocery Anchored, Parking Garages, Student Housing, Max LTV: 50% on fully entitled land				
Loan Amount	LTV/CLTV	Min. FICO	Terms	Rates	Fees
\$2M – \$50M	80%/85%	600+	1 – 3 years	9.99% - 14.99%	3 – 5 pts
\$100,000 – 1.5M	50 – 55%	640	2 years	11.99% - 12.99%	5 pts
Income: If not tax returns, then P/L statements, leases, rent rolls, or bank statements					
Prepayment Penalty: 1% for the first 6 months, none thereafter					
*** Terms subject to change at the sole discretion of the Lender. Loan approvals are subject to our standard underwriting criteria and due diligence.					

Rehab Residential	Residential Property (1 – 4 units)			
Program	Core 85	Leverage 90	Leverage 95	Ultimate 100
Advance % on total project	85%	90%	95%	100%
Rehab %	100%	100%	100%	100%
Points (financed) *	6	7	8	9
Interest Rate	14.99%	14.99%	14.99%	14.99%
LTV (Based on ARV)	70%	70%	65%	60%
Credit Score **	640	640	675	700+
Points minimum \$2500. Points reduced with repeat business. ** Under 640 Credit considered on a case-by-case basis.				
*No interest payments for 6 months. Closings within 2 - 3 weeks.				
*** Terms subject to change at the sole discretion of the Lender. Loan approvals are subject to our standard underwriting criteria and due diligence.				

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