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Commercial Real Estate Finance

Permanent, Construction, Non Recourse and Bridge Loans with Commercial Lending Access to Wall Street, Life Insurance Pension Funds, FHA / HUD, Fannie Mae, Freddie Mac, SBA, Private and Institutional Equity Mortgage Investors Worldwide.

January 17, 2019 10 Year T-Bill = 2.740 %

Commercial Loan Amounts: \$10,000-\$900,000,000

| Property Types | Fixed % Rate | | Min. - Max. | | Max / Min. | Loan Term | Amort |
|--|-------------------------|-------------------------|--------------|--------------|-------------|-------------|------------|
| | 10yr T-Bill+ Min Spread | 10yr T-Bill+ Max Spread | BPS Min | BPS Max | LTV / DCR | (Years) | (Years) |
| United States & International | | | | | | | |
| Apartment / Multifamily Loan: | 4.740% | 6.490% | 200 | 375 | 80% / 1.25 | 3,5,7,10,15 | 20,25,30 |
| Condo Conversion / Condotel Loan: | LIBOR | LIBOR | LIBOR | LIBOR | 80% / 1.25 | 2, 3 | % Only |
| Gas Station / C-Store Loan: | 5.090% | 6.490% | 235 | 375 | 80% / 1.45 | 20, 25 | 20, 25 |
| Golf Course/Casino Gaming Loan: | 5.090% | 6.040% | 235 | 330 | 75% / 1.50 | 7, 10 | 20, 25 |
| HealthCare/Senior Housing Loan: | 5.090% | 5.740% | 235 | 300 | 85% / 1.20 | 10, 35 | 30, 35 |
| Hotel / Motel/Resort Loan: | 5.090% | 5.740% | 235 | 300 | 80% / 1.50 | 10, 25 | 20, 25 |
| Industrial / Warehouse Loan: | 5.090% | 5.740% | 235 | 300 | 80% / 1.25 | 10, 15 | 25, 30 |
| Land – Raw/Improved Loan: | I/O | I/O | I/O | I/O | 65% / N/A | 1, 3, 15 | % Only, 15 |
| Mobile Home Park Loan: | 5.090% | 5.690% | 235 | 295 | 80% / 1.20 | 10, 15 | 25, 30 |
| Office / Medical Bldg. Loan: | 5.090% | 5.740% | 235 | 300 | 80% / 1.30 | 10, 15 | 25, 30 |
| Outlet Shopping Mall Loan: | 5.090% | 5.740% | 235 | 300 | 75% / 1.40 | 10, 20 | 20, 25 |
| Owner-User / Occ. Business Loan: | Fixed & Adj. | Fixed & Adj. | Fixed & Adj. | Fixed & Adj. | 90% / 1.25 | 10, 15, 25 | 15, 20, 25 |
| Religious Church/Synagogue Loan: | Fixed & Adj. | Fixed & Adj. | Fixed & Adj. | Fixed & Adj. | 75% / 1.25 | 10, 15 | 15, 25 |
| Restaurant / Bar / Lounge / Owner User | 5.090% | 5.490% | 235 | 275 | 90% / 1.20 | 10, 15, 20 | 10, 15, 20 |
| Retail Anchored Center Loan: | 5.090% | 5.490% | 235 | 275 | 85% / 1.01 | 10, 15 | 25, 30 |
| Retail Unanchored Center Loan: | 5.740% | 6.690% | 300 | 395 | 75% / 1.30 | 10, 15 | 25, 30 |
| Self / Mini-Storage Loan: | 5.490% | 6.490% | 275 | 375 | 80% / 1.30 | 10, 15 | 25, 30 |
| Single Tenant, Triple "NNN" Loan: | 5.090% | 5.740% | 235 | 300 | 80% / 1.25 | 10, 15, 25 | 10, 15, 25 |
| Special Purpose / Mixed-Use Loan: | 5.090% | 5.740% | 235 | 300 | 75% / 1.35 | 15, 20 | 15, 20 |
| Bridge / Short Term Loan: | 4.250% | 14.990% | NA | NA | 80% / 1.25 | 3, 5 | % Only |
| Construction/Development Loan: | 4.250% | 9.560% | NA | NA | 100% / 1.25 | 2, 3 | % Only |
| Mezzanine / Second T.D Loan: | 12.550% | 18.330% | NA | NA | 92% / 1.25 | 3, 5 | % Only |

Range of pricing is subjective to the relationship between DSCR, LTV, quality of real estate, & credit strength of the deal. No APR Quoted, interest rate & terms are subject to change without notice. Rates can not be guaranteed. Copyright 2015 www.Nationwidebcg.com

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|--|---|---|--|
| Commercial 100% CLTV 55%-65% LTV | Commercial ARV Loans 5+ units 90% Purchase price 95% of Rehab Cost Rates start 6.99% | 1-4unit Fix N Flip 90% purchase price 100% rehab cost 75% of ARV | Short Term Bridge Loan 30 Year Amortization, 2 Year Term Prime + 1.5% - 2.0% Min Loan \$1mm <small>Gas Stations, Hotels, Car Washes, Automotive, Assisted Living, Multi Family.</small> |
| ***Lines of Credit*** 1-40 units Up to 90% purchase price Up to 100% rehab 75% ARV Rates start 7.99% Interst Only | NON RECOURSE CASH OUT LOANS! Minimum Loan Amount \$1mm Interest Rates as low as 4.75% 30yr Amortization | | NO DOC (Stated) Commercial Loans <small>- NO Tax Returns, NO Income Verification, NO Bank Statements</small> High LTV Credit Scores to 650 Owner User Restaurants Hotels Gas Stations Auto Apartments etc. |

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