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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.

July 10, 2026

10yr T-Bill 4.500 %

### Commercial Loan Amounts: \$10,000-No Max

| Property Types                         | Rates                      |                            | Margin       |              | Max / Min.        | Loan Term   | Amort       |
|----------------------------------------|----------------------------|----------------------------|--------------|--------------|-------------------|-------------|-------------|
| United States & International          | 10yr T-Bill+<br>Min Spread | 10yr T-Bill+<br>Max Spread | Spread Min   | Spread Max   | LTV / DCR         | (Years)     | (Years)     |
| Apartment / Multifamily Loan:          | 6.000%                     | 8.250%                     | 150          | 375          | 85% / 1.25        | 3,5,7,10,15 | 20,25,30,40 |
| Condo Conversion / Condotel Loan:      | SOFR                       | SOFR                       | SOFR         | SOFR         | 80% / 1.25        | 2, 3        | % Only      |
| Gas Station / C-Store Loan:            | 7.500%                     | 10.500%                    | 300          | 600          | 80% / 1.45        | 20, 25      | 20, 25      |
| Golf Course/Casino Gaming Loan:        | 7.500%                     | 10.500%                    | 300          | 600          | 75% / 1.50        | 7, 10       | 20, 25      |
| HealthCare/Senior Housing Loan:        | 6.500%                     | 9.250%                     | 200          | 475          | 85% / 1.20        | 10, 35      | 30, 35      |
| Hotel / Motel/Resort Loan:             | 7.000%                     | 10.500%                    | 250          | 600          | 80% / 1.50        | 10, 25      | 20, 25      |
| Industrial / Warehouse Loan:           | 7.000%                     | 10.500%                    | 250          | 600          | 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:                 | 7.500%                     | 10.500%                    | 300          | 600          | 80% / 1.20        | 10, 15      | 25, 30      |
| Office / Medical Bldg. Loan:           | 7.500%                     | 9.250%                     | 300          | 475          | 80% / 1.30        | 10, 15      | 25, 30      |
| Outlet Shopping Mall Loan:             | 7.500%                     | 9.250%                     | 300          | 475          | 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 | 8.500%                     | 10.500%                    | 400          | 600          | 90% / 1.20        | 10, 15, 20  | 10, 15, 20  |
| Retail Anchored Center Loan:           | 6.500%                     | 9.250%                     | 200          | 475          | 85% / 1.01        | 10, 15      | 25, 30      |
| Retail Unanchored Center Loan:         | 6.500%                     | 9.250%                     | 200          | 475          | 75% / 1.30        | 10, 15      | 25, 30      |
| Self / Mini-Storage Loan:              | 7.500%                     | 10.500%                    | 300          | 600          | 80% / 1.30        | 10, 15      | 25, 30      |
| Single Tenant, Triple "NNN" Loan:      | 7.250%                     | 9.250%                     | 275          | 475          | 80% / 1.25        | 10, 15, 25  | 10, 15, 25  |
| Special Purpose / Mixed-Use Loan:      | 8.250%                     | 10.500%                    | 375          | 600          | 75% / 1.35        | 15, 20      | 15, 20      |
| Bridge / Short Term Loan:              | 6.750%                     | 10.990%                    | NA           | NA           | 80% / no minimum  | 3, 5        | % Only      |
| Construction/Development Loan:         | 6.250%                     | 9.560%                     | NA           | NA           | 100% / no minimum | 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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|--------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| <b>Portfolio Loans</b><br>Up to 80%ltv<br>Rates as low as 6.25%<br>30yr Amortization                                     | <b>Multifamily Bridge Loans</b><br>5+ units<br>85% ltc<br>Rates as low<br>as SOFR +250 | <b>1-4unit Fix N Flip</b><br>90% purchase price<br>100% rehab cost<br>75% of ARV<br>Rates start 9.25% Interest Only                                                                                                       | <b>30yr Fixed Rates</b><br>As low as 6%<br>No Tax Returns Required<br>Minimum Loan Amount<br>\$150k |
| <b>We Structure Loans for<br/>         Investment Properties<br/>         With Little To NO<br/>         Money Down!</b> | <b>NON RECOURSE<br/>         CASH OUT LOANS!</b>                                       | <b>NO DOC (Stated) Commercial Loans</b><br>- NO Tax Returns, NO Income Verification, NO Bank Statements<br>High LTV   Credit Scores to 650   Owner User  <br>Restaurants   Hotels   Gas Stations   Auto   Apartments etc. |                                                                                                     |

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