



ACCESS CAPITAL

Stated Income / Stated Asset Commercial Loans (\$100,000-\$1,500,000)

Tier 1 Multifam & Mixed Use	A Credit LTV	A- Credit LTV 0.75% rate/mrg	B Credit LTV 1.50% rate/mrg	15/15 Term/Amort. (Investor + .50% rate/mrg)		20/20 Term/Amort. (Investor + .50% rate/mrg)		30/30 Term/Amort. (Investor + .50% rate/mrg)	
				Rate	Margin	Rate	Margin	Rate	Margin
2 Year Fixed	65%	65%	N/A	7.500%	1.375%	7.750%	1.625%	8.500%	2.375%
	70%	70%	N/A	7.750%	1.625%	8.000%	1.875%	8.750%	2.625%
	75%	75%	N/A	8.000%	1.875%	8.250%	2.125%	9.000%	2.875%
	80%	80%	N/A	8.250%	2.125%	8.500%	2.375%	9.250%	3.125%
Rate Floor 7.000%									
3 Year Fixed	65%	65%	N/A	7.625%	0.750%	7.875%	1.000%	8.625%	1.750%
	70%	70%	N/A	7.875%	1.000%	8.125%	1.250%	8.875%	2.000%
	75%	75%	N/A	8.125%	1.250%	8.375%	1.500%	9.125%	2.250%
	80%	80%	N/A	8.375%	1.500%	8.625%	1.750%	9.375%	2.500%
Rate Floor 7.125%									
5 Year Fixed	65%	65%	N/A	7.750%	0.750%	8.000%	1.000%	8.750%	1.750%
	70%	70%	N/A	8.000%	1.000%	8.250%	1.250%	9.000%	2.000%
	75%	75%	N/A	8.250%	1.250%	8.500%	1.500%	9.250%	2.250%
	80%	80%	N/A	8.500%	1.500%	8.750%	1.750%	9.500%	2.500%
	85%		N/A	8.875%	1.875%	9.125%	2.125%	9.875%	2.875%
Rate Floor 7.250%									
7 Year Fixed	65%	65%	N/A	7.875%	0.750%	8.125%	1.000%	8.875%	1.750%
	70%	70%	N/A	8.125%	1.000%	8.375%	1.250%	9.125%	2.000%
	75%	75%	N/A	8.375%	1.250%	8.625%	1.500%	9.375%	2.250%
	80%	80%	N/A	8.625%	1.500%	8.875%	1.750%	9.625%	2.500%
	85%		N/A	9.000%	1.875%	9.250%	2.125%	10.000%	2.875%
Rate Floor 7.375%									
Arm Index, WSJ Prime									6.00%

Pricing Adjustments	Add to Rate/Margin
Investor Properties	0.500%
A- Credit	0.750%
B Credit	1.500%
Tier II	0.500%
Tier III	1.000%
Tier IV	2.000%

Max LTVs	A	A-	B
Tier I & II	97%	85%	N/A
Tier III	80%	75%	N/A
Tier IV	75%	70%	N/A

Credit	A	A-	B
Mid-Score	680+	640+	N/A

Tier I
Multifamily & Mixed Use (>50% Residential)
Tier II
Mixed Use, Office, Retail, Warehouse, Automotive Self-Storage, Mobile Home Park, Light Industrial, Bed & Breakfast
Tier III
Industrial, Funeral Home, Rooming House, Flagged Hospitality
Tier IV
Health Care, Day Care, RV Park, Unflagged Hospitality Restaurant, Special Purpose, Gas Station

Yield Spread Premium
Add .375% to rate/margin for 1% YSP, 3pt max (w/ 7yr L/O)
1.125% rate and margin maximum increase

Rate Buydown
.375% rate/margin decrease for each additional 1% paid
Maximum .75%

Caps / Floors
Periodic Cap for 2, 3, 5 & 7 yr is 2.0% initial, 1.5% thereafter
Periodic cap for 6 month adjustable is 1.5%
Lifetime cap is initial rate + 6.0%
Life floor is equal to the start rate
All loans may adjust every 6 mo after the initial fixed period

Exclude
Traditional Church, Land, Construction

Lock-Out	Prepayment	Buydown	Rate/Margin
3 Year Lock-Out Option 1	5% for 5 yr	N/A	-0.25%
3 Year Lock-Out Option 2*	5% for 3 yr		0.375
5 Year Lock-Out Option	5% for 5 yr	N/A	-0.50%
7 Year Lock-Out Option 1	5% for 5 yr	N/A	-0.75%
3 Year Lock-Out Option 2	5% for 5 yr	N/A	-1.00%
5,4,3,2,1 Declining*	5,4,3,2,1		0.25

* N/A on 2 year program

** N/A on 2 year program, Borrower pays 1% at closing