

LARGE APARTMENT ADVANTAGE

	Tier 2 75%-80% / 1.25x		Tier 3 65% / 1.35x		Tier 3 55% / 1.55x			
	PREPAY	TREASURY	SPREAD	RATE	SPREAD	RATE	SPREAD	RATE
5 YEAR TERM								
BALLOON	4.5 YEARS YM	1.66%	2.84%	4.41%	2.64%	4.21%	2.42%	3.99%
5 YEAR TERM								
BALLOON	3 YEAR YM	1.66%	2.99%	4.56%	2.79%	4.36%	2.57%	4.14%
7 YEAR TERM								
BALLOON	6.5 YEAR YM	2.22%	2.45%	4.48%	2.25%	4.28%	2.03%	4.06%
7 YEAR TERM								
BALLOON	5 YEAR YM	2.22%	2.70%	4.73%	2.50%	4.53%	2.28%	4.31%
10 YEAR TERM								
BALLOON	9.5 YEAR YM	2.65%	2.41%	4.78%	2.21%	4.58%	1.99%	4.36%
10 YEAR TERM								
BALLOON	7 YEAR YM	2.65%	2.66%	5.03%	2.46%	4.83%	2.24%	4.61%
12 YEAR TERM								
BALLOON	11.5 YEAR YM	2.65%	2.59%	4.96%	2.39%	4.76%	2.17%	4.54%
15 YEAR TERM								
FULLY AMORT	14.5 YEAR YM	2.65%	2.36%	4.73%	2.16%	4.53%	1.94%	4.31%
30 YEAR TERM								
FULLY AMORT	15 YEAR YM	3.46%	2.35%	5.51%	2.15%	5.31%	1.93%	5.09%

M5 Advantages

- Low Rates
- Creative Loan Programs
- Conventional Financing
- Low Down Payment
- Low Fixed & ARM Rates
- Soft Prepayment Penalties
- Fast & Easy Processing
- Will Work with Brokers

M5 Popular Loan Types

- SBA 504, SBA 7a
- Stated Income Comm.
- Full Doc Comm.
- 5+ unit Multi-Family
- Mixed Use Properties
- Special Purpose

ADDITIONAL FIXED-RATE LOAN CONSIDERATIONS:

- MATRIX PRICING APPLIES TO LOANS FROM 2MM TO 5MM WITH AMORTIZATION OF 25 OR 30 YEARS AND FULLY AMORTIZING LOANS.
ADD 20 BPS TO MATRIX PRICING ABOVE FOR SMALL LOANS FROM \$750,000 TO \$1,999,999 (30 BPS FOR 70 YEAR -TIER 2 TERM)
SUBTRACT 10 BPS FROM QUALIFYING 10 YEAR SMALL LOANS WITH LTV EQUAL TO OR LESS THAN 75%
SUBTRACT 15 BPS FROM QUALIFYING 10 YEAR SMALL LOANS WITH LTV EQUAL TO OR LESS THAN 70%
- TIER 3 & 4 LOANS QUALIFY FOR INTEREST ONLY TERMS WITH LENGTH DEPENDING ON MARKER AND LOAN TERM. PLEASE CONTACT YOUR LOAN OFFICER FOR DETAILS.
- NON-REFUNDABLE APPLICATION FEES TYPICALLY RANGE FROM \$4,500-\$8,500.
- STEPDOWN PREPAYMENT LOANS ARE AVAILABLE AND CAN BE QUOTED UPON REQUEST.

GENERAL GUIDELINES

LENDING... LOCATIONS NATIONWIDE
INCOME VERIFICATION ... FULL DOCUMENTATION
CREDIT SCORE ... 680 MINIMUM
CLTV ... 80% MAXIMUM CLTV
ASSUMABILITY... LOANS ARE ASSUMABLE AT LENDER'S DISCRETION - 1% FEE
IMPOUNDS ... REQUIRED FOR PROPERTY TAXES, INSURANCE AND MAINTENANCE.
APPRAISAL / APP FEE ... \$4,500-\$8,500 FOR LOAN AMOUNTS UP TO 3MM
INELIGIBLE LOCATIONS ... RURAL, MSA'S, UNDER 250K

RATE & TERMS

LOAN AMOUNTS ... \$1 MILLION PLUS
AMORTIZATION/TERM ... UP TO 30 YEAR FULLY AMORTIZING / 30 YEAR LOAN
PREPAYMENT PENALTY ... YIELD MAINTENANCE / CALL FOR OTHER OPTIONS
PREPAYMENT BUYDOWN ... CALL FOR DETAILS
RATE BUYDOWN ... CALL FOR PRICING
LOANS <\$2 MM ... ADD 20 BPS TO THE ABOVE MENTIONED RATE (TRADITIONAL I & II ONLY)



FOR MORE INFORMATION OR TO SUBMIT A LOAN REQUEST, PLEASE CALL YOUR M5 FUNDING REP OR VISIT WWW.M5FUNDING.COM
M5 COMMERCIAL FUNDING | 826 E STATE ST, SUITE 200 | AMERICAN FORK, UT 84003

Call (888) 662-5748