M|5 Funding
Commercial Loan Network

"Your best resource for commercial lending"

SBA / Commercial Advantage Loan

	Multi-Use	Semi-Generic	All Special-Use
Prime Quarterly	3.50%	4.75%	5.00%
3-Year SWAP	4.26%	5.26%	5.51%
5-Year SWAP	4.70%	5.95%	6.20%
7-Year SWAP	5.36%	6.36%	6.66%
10-Year SWAP	5.72%	n/a	n/a

SBA 20 Year Debenture Rates	5.002% to 5.451

*All loans fully amortizing for up to 25 years
*The interest rate floor for all loans will be the initial start rate of the loan.

Interest Rate Indexes

Prime	3-yr SWAP	5-yr SWAP	7-yr SWAP	10-yr SWAP
3.250%	1.255%	1.948%	2.284%	2.727%

General Guidelines

LTV: 65-70% Max

Lending... Locations Nationwide

Income Verification ... Full Documentation

Credit Score ... 675 Minimum

CLTV ... 80% Maximum CLTV

Time in Business: 2+ years

Assumability ... Loans are assumable at Lender's discretion - 1% fee

Impounds ... Required for property taxes & insurance.

Appraisal Process & Fee ... Contact us about our streamlined process and cost

Ineligible Locations ... AL, FL, IN, LA, MA, ME, MI, MS, NJ, OK, OH

Rates & Terms

Loan Amounts ... $500K-$5MM

Amortization/Term ... 25 year Am / 25 year term

Index / Margin / Cap ... prime, various swap rates

Prepayment Penalty ... various per term

Prepayment Buydown ...various per term

M5 Advantages

- Rates as low as 3.25%
- 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

For more information or to submit a loan request, please call your M5 Funding rep or visit www.M5Funding.com

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Call (888) 662-5748