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Retail Rates

MultiFamily A

Bridging the Gap Between
Bank and Private Commercial Financing



Tuesday, January 17, 2017
Term, Reposition, Non-Recourse



For a Speedy Quote Send Executive Summary or Business Plan, PFS, Credit, Schedule of RE, Operating Statements, T-12 & Rent Roll to mat@svsfinance.com
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The LAGUNA SECA MultiFamily Conventional A PAPER

Program Highlights

Loan Amounts from \$750,000 to \$15,000,000+
Multi-Family Apartments 5+ Units
2 Years Taxes Personal and Business
2 Years Operating Statements + Trailing 12, Rent Roll
Minimum 680 Credit Score
9 Mos PITI Reserves Required

Outpacing the Competition!!



Loans under \$1MM subject to .25 rate increase; Fee TBD
Eligible properties: CA, OR, WA, ID, AZ, UT, CO and MT; NV cbc
Rates subject to adjustment on poor Credit / Property Condition
Max Cashout: 70%
Index: 6 Month LIBOR

Loans under \$3MM add 12.5 bps to Rates; Under \$1MM add .25 to Rates

| PROGRAM | 75% LTV 125 DSCR% | 65% LTV 135 DSCR | 55% LTV 155 DSCR | FEE | PREPAY | MARGIN | AMORT |
|---------------|----------------------|---------------------|---------------------|-------|---------------------|--------|-------|
| 3 YEAR FIXED | 3.400% | 3.250% | 3.150% | 2.50% | 3,2,1 | 2.50% | 30/30 |
| | 3.550% | 3.400% | 3.300% | 1.50% | | to | |
| | 3.800% | 3.700% | 3.600% | 1.25% | | 3.00% | |
| 5 YEAR FIXED | 3.750% | 3.600% | 3.500% | 2.50% | 5,4,3,2,1 | 2.50% | 30/30 |
| | 3.900% | 3.750% | 3.650% | 1.50% | | to | |
| | 4.000% | 3.850% | 3.750% | 1.25% | | 3.00% | |
| 7 YEAR FIXED | 4.100% | 3.950% | 3.850% | 2.50% | 5,5,4,4,3,2,1 | 2.50% | 30/30 |
| | 4.250% | 4.100% | 4.000% | 1.50% | | to | |
| | 4.350% | 4.200% | 4.100% | 1.25% | | 3.00% | |
| 10 YEAR FIXED | 4.350% | 4.200% | 4.050% | 2.50% | 5,5,4,4,3,3,2,2,1,1 | 2.50% | 30/30 |
| | 4.500% | 4.350% | 4.200% | 1.50% | | to | |
| | 4.600% | 4.450% | 4.300% | 1.25% | | 3.00% | |

Call for: FIXED RATE TERMS: 15/15, 30/20, 30/25

The MONACO MultiFamily NON-RECOURSE TERM & BRIDGE

Program Highlights

Loan Amounts from \$25,000,000 to \$1,500,000,000+
Multi-Family and Commercial
2 Years Taxes Personal and Business
2 Years Operating Statements + Trailing 12, Rent Roll
Minimum 680 Credit Score

NON-RECOURSE

**3.98%
10 YEAR FIXED**

Eligible properties: MultiFamily, Retail, Office, Industrial, SFRs
Borrower must have Experience: Resume/ Bio
Rates subject to adjustment on poor Credit / Property Condition
Large Portfolios Welcome
Index: 10 Year Treasury or 1 Month LIBOR Bridge

| PROGRAM | RATE | INDEX 10Yr TREASURY | LTV | FEE | PREPAY | MARGIN | AMORT |
|---------------|--------|------------------------|-----|-------|---------------------|----------------|---------|
| 10 YEAR FIXED | 3.980% | 2.380% | 75% | 1.25% | Yield Maintenance | 1.60% to 2.00% | 30 Year |
| BRIDGE | 5.550% | 2.380% | 75% | 1.25% | Guaranteed Interest | 2.50% to 3.00% | 3/1/1 |

Commercial and Mezz Available

The WATKINS GLEN MultiFamily REHAB NON-RECOURSE BRIDGE

Program Highlights

Loan Amounts from \$10,000,000 to \$45,000,000+
Multi-Family Apartments 5+ Units, Office, Retail, Industrial
2 Years Taxes Personal and Business
2 Years Operating Statements + Trailing 12, Rent Roll
Minimum 680 Credit Score

**Up To 80%
of PURCHASE**

**100%
RENOVATION COSTS**

.50 Investor Exit Fee
Loans <\$10MM & >\$45MM cbc
Eligible properties: All MultiFamily - 4 Food Groups Commercial
Rates subject to adjustment on poor Credit / Property Condition
Borrower must have Development Experience: Resume/ Bio
Index: 1 Month LIBOR

| PROGRAM | 65% - 80% LTV of PURCHASE | RENOVATION / CONSTRUCTION COSTS | 1 MONTH LIBOR | MARGIN | PREPAY | FEE | AMORT |
|------------------|------------------------------|------------------------------------|------------------|--------|---------------------|-------|----------|
| REPOSITION | 5.380% | 100% | 2.380% | 400 | Guaranteed Interest | 1.25% | 3 YR I/O |
| NEW CONSTRUCTION | 7.380% | 75% | 2.380% | 500 | Guaranteed Interest | 1.25% | 3 YR I/O |

New Construction \$12,000,000 to \$45,000,000



Pray for Our Nation, Our
Troops & Peace in this
World

Tailored Commercial Real Estate Financing & Trust Deeds

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