

	COMMERCIAL	MULTIFAMILY	MINI-PERM	FREDDIE MAC
Property Types	Office, Retail, Industrial, Self-Storage, Single Tenant, Mixed Use	4+ Units	Office, Retail, Industrial, Self-Storage, Single Tenant, Mixed Use	Multifamily
Rates	From 3.875%	From 3.875%	Vary(call for quote)	Vary(call for quote)
Loan Size	\$3MM-\$50MM	\$3MM-\$50MM	\$3MM-\$50MM	\$3MM-\$5MM
Loan Purpose	Purchase, Refinance, Cash-out	Purchase, Refinance, Cash-out	Stabilization of Near-Term Lease Expirations, Purchase, Refinance, Limited Rehab/ Renovation	Acquisition or Refinance (Cash Out Available)
Terms	5 Year Fixed 5 Year I/O Fixed 7 Year Fixed 10 Year Fixed 5 Year I/O + 5 Year Fixed 5 Year	5 Year Fixed 5 Year I/O Fixed 7 Year Fixed 10 Year Fixed 5 Year I/O + 5 Year Fixed 5 Year	2, 3 & 4 Year Fixed 2, 3 & 4 Year I/O	Fixed Hybrid ARM (Fixed to Float)
Leverage	Value Up to 75% of Appraised Value	Value Up to 75% of Appraised Value	Value Up to 75% of Appraised Value	Value Up to 80% of Appraised Value
Recourse	Not required	Not required	Not Required	Available with bad boy carve out provisions
Prepayment	Prepayment Step Down Prepay, Flat Prepay, Yield Maintenance	Prepayment Step Down Prepay, Flat Prepay, Yield Maintenance	Prepayment Step Down Prepay, Flat Prepay, Yield Maintenance	Flexible Prepay Options
Debt Service Coverage	Minimum 1.20x (UW NOI)	Minimum 1.20x (UW NOI)	Minimum 1.20x (UW NOI)	Minimum 1.20x (UW NOI)
Amortizations	Interest Only 15, 20, 25 & 30	Interest Only 15, 20, 25 & 30	Interest Only 15, 20, 25 & 30	30 year Maximum
Origination	Up to 1% Origination Fee	Up to 1% Origination Fee	Up to 1% Origination Fee	Up to 1% Origination Fee