

PRODUCTS — FREDDIE MAC SBL

ReadyCap Commercial lends nationwide, focusing on the Top 100.

Property Types	Multifamily with 5+ Units
Rates*	Call for current rates
Loan Size	\$1MM to \$6MM Up to \$7.5MM in Top and Standard Markets with Freddie Mac Pre Approval and Special Conditions
Loan Purpose	Purchase, Refinance, Cash Out
Terms	5, 7, 10 Year Fixed 20 Year Hybrid ARM with initial 5, 7, 10 Year Fixed
Leverage	80% Top and Standard Markets 70% Small and Very Small Markets (75% for Acquisitions)
Recourse	Non-recourse with standard carve-out provisions required
Prepayment	Step Down Prepay Yield Maintenance 3-1-0-0-0% Prepay Option - In Top Markets, for 5-year fixed and hybrid loans
Debt Service Coverage	1.20x Top Market 1.25x Standard Market 1.30x Small Market 1.40x Very Small Market
Amortization	Partial-Term Interest Only Full-Term Interest Only may be available Up to 30 Years Amortization
Origination	Par

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*Rate dependent upon term, leverage, amortization, and prepayment penalty.



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