

## PRODUCTS — FREDDIE MAC SBL

ReadyCap Commercial lends nationwide, focusing on the Top 100.

Property Types	Multifamily with 5+ Units Short term Bridge-to-Freddie also available
Rates*	Call for current rates
Loan Size	\$1MM to \$7.5MM
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
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



Purchase  
DSCR 1.40x | LTV 75.0%  
5 Year Term | 30 Year Amortization

**\$5,220,000**  
Freddie Mac SBL -  
Multifamily  
Richmond, KY



Cash-Out Refinance  
DSCR 1.50x | LTV 50.0%  
20 Year Term | 30 Year Amortization

**\$5,800,000**  
Freddie Mac SBL -  
Multifamily  
Downey, CA



Purchase  
DSCR 1.61x | LTV 75.0%  
10 Year Term | 30 Year Amortization

**\$4,675,000**  
Freddie Mac SBL -  
Multifamily  
San Angelo, TX

**888-354-0822 | ReadyCapCommercial.com**

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



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