

PRODUCTS — NATIONAL

ReadyCap Commercial lends nationwide, focusing on the Top 100. We offer flexibility on general structure including hold-backs and earn-outs, as well as on fees and prepay options.

	CONVENTIONAL COMMERCIAL	MULTIFAMILY	FREDDIE MAC SBL
Property Types	Office, Retail, Industrial, Self-Storage, Single Tenant, Mixed Use	5+ Units	Multifamily with 5+ Units
Rates*	From 5.0%	From 5.0%	Call for current rates
Loan Size	\$750k to \$10MM	\$750k to \$10MM	\$1MM to \$6MM
Loan Purpose	Purchase, Refinance, Cash Out	Purchase, Refinance, Cash Out	Purchase, Refinance, Cash Out
Terms	3-10 Year Fixed Rates Fixed to Float Available IO Available	3-10 Year Fixed Rates Fixed to Float Available IO Available	5, 7, 10 Year Fixed 20 Year Hybrid ARM with initial 5, 7, 10 Year Fixed
Leverage	Up to 75% of Appraised Value	Up to 75% of Appraised Value	80% Top and Standard Markets 70% Small and Very Small Markets (75% for Acquisitions)
Recourse	Non-recourse with standard carve-out provisions required	Non-recourse with standard carve-out provisions required	Non-recourse with standard carve-out provisions required
Prepayment	Step Down Prepay, Yield Maintenance	Step Down Prepay, Yield Maintenance	Step Down Prepay, Yield Maintenance
Debt Service Coverage	Min 1.25x	Min 1.20x	1.20x Top Market 1.25x Standard Market 1.30x Small Market 1.40x Very Small Market
Amortization	Interest Only 15, 20, 25 & 30	Interest Only 15, 20, 25 & 30	Partial-Term Interest Only Full-Term Interest Only may be available Up to 30 Years Amortization
Origination	Par	Par	Par

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

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