



**Rates, Terms and Misc Fees**

<b>Commercial, Investment Property, Raw Land (developed or undeveloped):</b>					
<b><u>Interest Only Bridge Loan:</u></b>	<b><u>Rate (Annual)</u></b>	<b><u>Origination Fee</u></b>	<b><u>Prepay</u></b> (based on original loan amount)		
36 month interest only	13.500%	1.5% - 2%	3%	Months	1 - 12
			2%	Months	13 - 24
			1%	Months	25 - 30
			0%	Months	31 - 36
<b><u>Term Loan Programs:</u></b>	<b><u>Rate (Annual)</u></b>	<b><u>Origination Fee</u></b>	<b><u>Prepay</u></b>		
5 Year Balloon (15 yr amor)	13.250%	1.5% - 2%	5%	Months	1 - 12
			3%	Months	13 - 24
			2%	Months	25 - 36
			0%	Months	37 - 60
10 Year Fixed	13.000%	1.5% - 2%	5%	Months	1 - 12
			3%	Months	13 - 24
			2%	Months	25 - 36
			0%	Months	37 - 120

<b><u>Non-Rehab Closing Costs and Other Standard Fees (may vary):</u></b>	
1%-2%	Referral Fee to Broker (paid by borrower at closing, if applicable).
\$250-\$600	Broker's Opinion of value (varies by property type)
\$375.00	Processing Fee
\$400.00	Underwriting Fee
\$125	Lender Inspection Fee
\$300-\$450 (actual)	Attorney fee to draw our docs
Actual	Pre-paid Interest, escrow for taxes, insurance...
Plus all 3 <sup>rd</sup> Party Fees (Title policy / fees, recording fees, survey...etc).	