

Series 100									
Los Angeles, Orange, Riverside, San Diego, Santa Barbara, and Ventura counties Loans > \$2 Million less 10BPS, Interest Only up to 5yrs									
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
3 Yr Fixed	5.85%	2.50%	1 Yr CMT	10.95%	1.20	65/65/65	30/30	3-2-1%	\$750,000-\$10,000,000
5 Yr Fixed	5.85%	2.50%	1 Yr CMT	10.95%	1.20	65/65/65	30/30	5-4-3-2-1%	\$750,000-\$10,000,000
7 Yr Fixed	6.10%	2.50%	1 Yr CMT	10.95%	1.20	65/65/65	30/30	5-5-4-4-3-2-1%	\$750,000-\$10,000,000
10 Yr. Fixed	6.20%	2.50%	1 Yr CMT	10.95%	1.20	65/65/65	30/30	5-5-4-4-3-3-2-2-1-1%	\$750,000-\$10,000,000
Series 200									
Los Angeles, Orange, San Diego, Ventura, Santa Barbara, Riverside, San Bernardino Loans < \$750K add .25% to rate and margin = 2.75%									
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
3 Yr Fixed	6.00%	2.625%	30 Day SOFR	12.00%	1.20 P/RT/CO	75/75/75	30/30	3-2-1%	\$500,000-\$15,000,000
5 Yr Fixed	6.25%	2.625%	30 Day SOFR	12.00%	1.20 P/RT/CO	75/75/75	30/30	3-3-2-1-1%	\$500,000-\$15,000,000
7 Yr Fixed	6.20%	2.625%	30 Day SOFR	12.200%	1.20 P/RT/CO	75/75/75	30/30	4-4-3-2-2-1-1%	\$500,000-\$15,000,000
Series 300									
Throughout California-Primary Markets near Core Employment-Secondary Markets LTV's may be lower Cash out + 10-35 BPS increase in Rate									
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
1 YR. Fixed	6.85%	2.950%	SOFR	12.85%	1.20-1.20	75/75/70	30/30	2-1-1%	\$500,000-\$6,000,000
3 YR. Fixed	6.85%	2.950%	SOFR	12.85%	1.20-1.20	75/75/70	30/30	3-2-1%	\$500,000-\$6,000,000
5 Yr. Fixed	6.75%	2.950%	SOFR	12.75%	1.20-1.20	75/75/70	30/30	5-4-3-2-1%	\$500,000-\$6,000,000
7 Yr. Fixed	6.90%	2.950%	SOFR	12.90%	1.20-1.20	75/75/70	30/30	5-4-3-3-2-2-1%	\$500,000-\$6,000,000
Series 400									
Los Angeles, Orange, Santa Barbara, Ventura, and San Diego, Riverside, and San Bernardino CO > 20% = 0.125% rate increase									
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
3 Yr Fixed	5.63% - 5.88%	2.00% - 2.25%	3 Yr CMT	5% over Start Rate	1.25 - 1.30	75/75/70	30/15	No Prepay	\$500,000 - \$5,000,000
5 Yr Fixed	5.69% - 5.94%	2.25% - 2.50%	5 Yr CMT	5% over Start Rate	1.25 - 1.30	75/75/70	30/15	No Prepay	\$500,000 - \$5,000,000
7 Yr Fixed	6.20% - 6.45%	2.75% - 3.00%	7 Yr CMT	5% over Start Rate	1.25 - 1.30	75/75/70	30/15	No Prepay	\$500,000 - \$5,000,000
10 Yr Fixed	6.47% - 6.72%	3.00% - 3.25%	10 Yr CMT	5% over Start Rate	1.25 - 1.30	75/75/70	30/15	No Prepay	\$500,000 - \$5,000,000
Series 500									
Top Markets AK, AZ, CA, HI, ID, NV, OR, UT, and WA Rate increase for Standard Markets, Stepdown prepaes, and interest only options									
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
5 Yr Fixed	5.75%	3.25%	SOFR	5% over Start Rate	1.20 (P/R/CO)	80/80/80	30/20	Yield Maintenance	\$1,000,000-\$6,000,000
7 Yr Fixed	5.80%	3.25%	SOFR	5% over Start Rate	1.20 (P/R/CO)	80/80/80	30/20	Yield Maintenance	\$1,000,000-\$6,000,000
10 Yr Fixed	5.68%	3.25%	SOFR	5% over Start Rate	1.20 (P/R/CO)	80/80/80	30/20	Yield Maintenance	\$1,000,000-\$6,000,000
Series 600									
Selective Areas in California- Maximum LTV subject to change based on market area									
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
5 Yr Fixed	5.56%	2.00%	5 Yr CMT	6% over Start rate	1.20	75/75/75	30/10	5,4,3,2,1%	\$500,000-\$7,500,000
12 Month Bridge	8.99%	N/A	N/A	8.99%	Asset Based Program	85/75/75	12 months I/O	No Prepay Fee	\$1,000,000-\$7,500,000

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