

# MULTI-FAMILY LOANS

## Portfolio

|                   |  |
|-------------------|--|
| Rates as low as   | 3.20%  |
| Loan Amounts      | \$2,000,000 - \$20,000,000   |
| Lending Territory | AZ, CA, CO, ID, NV, OR, TX, UT, WA   |
| Max. LTV          | 75%  |
| Notes             | <ul style="list-style-type: none"><li>• Interest-Only available (12-36 months considered)</li><li>• Underwrite to higher of 3.50% or start rate</li><li>• NOT typically requiring reserve accounts</li></ul> |

## Agency

|                   |   |
|-------------------|---|
| Rates as low as   | 3.90%   |
| Loan Amounts      | \$1,000,000 - \$100,000,000   |
| Lending Territory | AZ, CA, CO, FL, NV, OR, TX, UT, WA  |
| Max. LTV          | 80%   |
| Notes             | <ul style="list-style-type: none"><li>• Interest-Only available (12 months up to full term)</li><li>• Non-recourse, no tax returns</li><li>• 12 Months reserve account required</li></ul> |

## Market Rents Program

|                   |   |
|-------------------|---|
| Rates as low as   | 4.40%   |
| Loan Amounts      | \$500,000 - \$5,000,000   |
| Lending Territory | Major markets in California   |
| Max. LTV          | 65%   70% LTV   |
| Notes             | <ul style="list-style-type: none"><li>• Interest-Only available (up to 24 months considered)</li><li>• Market Rents must support 1.25 DCR</li></ul> |

# COMMERCIAL LOANS

## Investor

|                   |   |
|-------------------|---|
| Rates as low as   | 3.50%   |
| Loan Amounts      | \$500,000 - \$10,000,000  |
| Lending Territory | AZ, CA, CO, NV, OR, TX, UT, WA  |
| Max. LTV          | 65%   |
| Notes             | <ul style="list-style-type: none"><li>• Most commercial real estate types included</li><li>• NOT typically requiring reserve accounts</li></ul> |

## Owner-User | SBA 504

|                   |  |
|-------------------|--|
| Rates as low as   | 3.375%   |
| Loan Amounts      | \$300,000 - \$6,250,000  |
| Lending Territory | AZ, CA, CO, NV, OR, UT, WA   |
| Max. LTV          | 85% - 90%  |
| Notes             | <ul style="list-style-type: none"><li>• Combined loan amount \$11,250,000</li><li>• Most commercial real estate types included</li></ul> |

Rates and programs are subject to change without notice. This sheet is to be used solely by Licensed Real Estate professionals.

# MULTI-FAMILY LOANS



- Interest only, stated, low doc & no DTI ratio programs available
- Lending in AZ, CA, CO, FL, NV, OR, TX, UT, WA (exceptions below)
- 60 Day rate lock available.
- Broker Friendly!
- Please call 877.585.FUND (3863) for pricing or submit your loan at: info@fbfloans.com

**Fidelity  
1000**  
CA, AZ, WA, TX,  
UT, NV, OR, CO, FL

| Fixed Term | Rates Starting At | Loan Term | Min. DCR<br>(Purchase/Refinance) | Max. LTV<br>(Purchase/Refinance) | Prepayment               |
|------------|-------------------|-----------|----------------------------------|----------------------------------|--------------------------|
| 5 Yr       | 4.050%            | 30 / 5    | 1.25                             | 80 / 75                          | 4.5 Yr yield maintenance |
| 7 Yr       | 3.900%            | 30 / 7    | 1.25                             | 80 / 75                          | 6.5 Yr yield maintenance |
| 10 Yr      | 4.110%            | 30 / 10   | 1.25                             | 80 / 75                          | 9.5 Yr yield maintenance |
| 30 Yr      | 5.200%            | 30 / 30   | 1.25                             | 80 / 75                          | 15 Yr yield maintenance  |

#### Loan Size

\$1,000,000+ / Hybrid & Step-Down Prepay Loans Available. I/O is available in all tiers, up to full term in tier 4.

#### Reserve

Temp. Adj. - Tier 2 requires 18 months principal/interest reserves and 12 months tax and insurance reserves.

#### Credit Score

680+

#### Margin / Index

N/A / N/A

**Note:** Table rates apply to loan sizes from \$2,000,000 to \$6,000,000 in all eligible MSAs. Population 50K or greater MSA's. FHA available. Please call for other pricing.

**Fidelity  
4800**  
CA, AZ, WA, TX,  
UT, NV, OR, CO, FL

| Fixed Term     | Rates Starting At | Loan Term | Min. DCR<br>(Purchase/Refinance) | Max. LTV<br>(Purchase/Refinance) | Prepayment    |
|----------------|-------------------|-----------|----------------------------------|----------------------------------|---------------|
| 6 Mo Libor ARM | 3.860%            | 30 / 30   | 1.25                             | 75 / 70                          | 3-2-1         |
| 3 Yr Fixed     | 4.860%            | 30 / 30   | 1.25                             | 75 / 70                          | 3-2-1         |
| 5 Yr Fixed     | 4.850%            | 30 / 30   | 1.25                             | 75 / 70                          | 5-4-3-2-1     |
| 7 Yr Fixed     | 5.450%            | 30 / 30   | 1.25                             | 75 / 70                          | 5-5-5-4-3-2-1 |

#### Loan Size

\$500,000 - \$10,000,000

#### Max. LTV

Cash-out Max. 70% metro, 60% other areas, min. 2-3 years ownership required.

#### Reserve

Temp. Adj. 12 Mo. payment reserve & tax insurance impounds required.

#### Margin / Index

3.75% / 6 Mo Libor

**Note:** Above rates based for loans \$1M+, Tier 1.

**Tier 1:** a properties in major metro markets, min. 700 credit, experience, 10-15% liquidity.

**Tier 2:** a properties in major metro markets, min. 680 credit, add 19-36bps to rates.

**Tier 3:** Other markets, add 80-110 bps to rates, 1.35 DCR, max. LTV 65% on purchases and 60% on refinance.

**Market Rents** available in major CA markets, as low as 4.50%, 65%-70% LTV, must support 1.25 DCR, I/O available.

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# MULTI-FAMILY LOANS

**Fidelity**  
**5900**  
CA, OR, WA  
Metro &  
Select Areas

| Fixed Term | Rates Starting At | Loan Term | Max. LTV<br>(Purchase/Refinance) | Margin | Prepayment                         |
|------------|-------------------|-----------|----------------------------------|--------|------------------------------------|
| 3 Yr       | 3.300%            | 30 / 30   | 70 / 65                          | 2.650% | 1.25-1.25-1.25                     |
| 5 Yr       | 3.350%            | 30 / 30   | 70 / 65                          | 2.650% | 1.25-1.25-1.25-1-1                 |
| 7 Yr       | 3.700%            | 30 / 30   | 70 / 65                          | 2.850% | 2.00 for 5 Yrs; 1, 1               |
| 10 Yr      | 4.050%            | 30 / 30   | 70 / 65                          | 2.850% | 3 for 5 Yrs; 2 Yrs 6-8; 1 Yrs 9-10 |

#### Loan Size

\$500,000 - \$15,000,000 non-recourse

#### Reserve

Temp. Adj. A 12 Mo. payment reserve account is required. Mixed use and commercial programs are currently unavailable.

#### Credit Score

Good credit, no min. credit score. No tax returns except for non-core areas.

#### Min. DCR (P/R)

1.20 available in recourse loans.

#### Index

12 MAT

**Fidelity**  
**3700**  
CA, AZ, WA, TX,  
UT, NV, OR, CO, FL

| Fixed Term | Rates Starting At | Loan Term | Min. DCR<br>(Purchase/Refinance) | Max. LTV<br>(Purchase/Refinance) | Prepayment                             |
|------------|-------------------|-----------|----------------------------------|----------------------------------|--|
| 5 Yr       | 3.540%            | 30 / 20   | 1.25 / 1.30                      | 75 / 75                          | 5-4-3-2-1                              |
| 7 Yr       | 3.720%            | 30 / 20   | 1.25 / 1.30                      | 75 / 75                          | 5-5-4-4-3-2-1                          |
| 10 Yr      | 3.760%            | 30 / 20   | 1.25 / 1.30                      | 75 / 75                          | 5-5-4-4-3-3-2-2-1-1<br>+1% years 11-20 |

#### Loan Size

\$1,000,000 - \$6,000,000 Population 50K or greater MSA's. Full term I/O is available at 1.40 DCR and max. 65% LTV

#### Reserve

Temp. Adj. DCR is higher in standard market areas. Tax/insurance impounds and 6-12 Mo. principal/interest reserves are required

#### Credit Score

Min. 650+, non-recourse. No tax returns required.

#### Margin

3.25%

#### Index

SOFR ( Secured Overnight Financing Rate)

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# MULTI-FAMILY LOANS

## Fidelity 700

CA, AZ, WA, TX,  
UT, NV, OR, CO

| Fixed Term | Rates Starting At | Loan Term | Max. LTV<br>(Purchase/Refinance) | Margin | Min. DCR<br>(Purchase/Refinance) | Prepayment          |
|------------|-------------------|-----------|----------------------------------|--------|----------------------------------|---------------------|
| 5 Yr       | 3.200%            | 30 / 30   | 75 / 70                          | 2.50%  | 1.20                             | 3-3-2-2-1           |
| 7 Yr       | 3.250%            | 30 / 30   | 75 / 70                          | 2.50%  | 1.20                             | 4-3-3-2-2-1         |
| 10 Yr      | 3.450%            | 30 / 15   | 75 / 70                          | 2.50%  | 1.20                             | 5-5-4-4-3-3-2-2-1-1 |

### Loan Size

\$2,000,000 - \$20,000,000 Cash-out available up to 70%.  
10 bps discount is available at 1.30 DCR and max. 50% LTV

### Option

Interest Only considered (12 - 36 months), and non-recourse on lower leverage, higher DCR transactions

### Credit Score

Min. 680, 12 Month payment reserve required (case-by-case only)

### Index

6 Mo Libor

## Fidelity 2600

Southern CA &  
Bay Areas

| Fixed Term | Rates Starting At | Loan Term | Max. LTV<br>(Purchase/Refinance) | Margin | Min. DCR<br>(Purchase/Refinance) | Prepayment |
|------------|-------------------|-----------|----------------------------------|--------|----------------------------------|------------|
| 5 Yr       | 3.75%             | 30 / 30   | 75 / 70                          | 2.75%  | 1.20                             | 3-3-2-1-1  |

### Loan Size

\$500,000 - \$4,000,000 (rate above from \$1,000,000). 2 Yr I/O is available 3.90% (70% Max) 30/15.

### Property

Other program available - mixed use, commercial, and non-owner occupied SFR

### Reserve

Temp. Adj. loans above 65% only - 12 Mo. payment reserve account is required.

### Option

Additional Advance available for rents below market. As low as 3.75% up to 75%. I/O available.  
12-18 Months window to achieve 60-90 day market rent stabilization.

### Index

1 Yr CMT

### To submit a loan

Email or fax the 1003, Credit Report, Rent Roll and Operating Statements (or Realtor Set Up Sheet or Schedule E) to: [info@fbfloods.com](mailto:info@fbfloods.com) or fax to (714) 908-5101 "NEW LOAN REQUEST" and we will respond generally in less than 24 hours, normally the same day.

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# COMMERCIAL LOANS

**Fidelity  
4600**

CA, AZ, WA,  
UT, NV, OR, CO

| Fixed Term | Rates Starting At | Loan Term | Max. LTV<br>(Purchase/Refinance) | Margin | Min. DCR<br>(Purchase/Refinance) | Index |
|------------|-------------------|-----------|----------------------------------|--------|----------------------------------|-------|
| 3 Yr       | 2.270%            | 25 / 3    | 65 / 60                          | N/A    | 1.25                             | N/A   |
| 5 Yr       | 2.670%            | 25 / 5    | 65 / 60                          | N/A    | 1.25                             | N/A   |

#### Loan Size

\$500,000 - \$10,000,000

#### Property

Commercial - Office, Retail, Single Tenant, Warehouse, Self Storage, Non-Profits, Auto, Assisted Living, Mixed Use, MHP & Multifamily Buildings.

#### LTV/Purpose

Purchase and rate & term refinance 65% max LTV, special purpose max 50% LTV & owner occupied transactions max 65% LTV unless special use

#### Prepayment

Break funding, but waivers are available

**Fidelity  
1600**

CA, AZ, WA,  
UT, NV, OR, CO

| Fixed Term | Rates Starting At | Max. LTV<br>(Purchase/Refinance) | Margin | Min. DCR<br>(Purchase/Refinance) | Prepayment |
|------------|-------------------|----------------------------------|--------|----------------------------------|------------|
| 5 Yr Fixed | 3.500%            | 65 / 60                          | 2.500% | 1.30                             | 5-4-3-2-1  |

#### Loan Size

Up to \$6,000,000 Conventional Owner-User programs available in most States. 10 Year Fixed is now available.

#### Property

Multi-tenant, Industrial, Office, Single Tenant, and Single Tenant NNN

#### Term

20 / 10

#### Index

5 Yr Swap

Rates and programs are subject to change without notice. This sheet is to be used solely by Licensed Real Estate professionals.

# COMMERCIAL LOANS

Fidelity  
4400

Southern  
California  
Selected  
Counties

| Fixed Term | Rates Starting At | Loan Term | Max. LTV<br>(Purchase/Refinance) | Margin | Min. DCR<br>(Purchase/Refinance) | Prepayment |
|------------|-------------------|-----------|----------------------------------|--------|----------------------------------|------------|
| 5 Yr Fixed | 5.000%            | 25 / 10   | 60 / 50                          | 3.25%  | 1.30                             | 5-4-3-2-1  |

#### Loan Size

\$500,000 - \$8,000,000

#### Property

No retail properties. Multi-family financing available, 4.05% amortized over 30 years

#### Reserve

12 month payment reserve required.

#### Term

3 and 7 year fixed terms are also available.

#### Index

6 Mo Libor

#### To submit a loan

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