

**PROGRAM HIGHLIGHTS:**

- 1. Interest Only, Stated, Low Doc & No DTI Ratio Programs available**
3. 60 day rate locks available
4. Lending in AZ, CA, CO, FL, NV, NY, OR, TX, UT, WA (exceptions below)

Multi-Family and Commercial Conventional and Bridge Financing: 1-4 units non-owner occupied, 5 units and above, office buildings, single purpose, and other types of commercial properties.

Consult an industry leader. Give us a call to discuss.

We have the experience and platform to get the deal done.

SMARTER | BETTER | FASTER

Broker Friendly!

## Multi-Family Loan Programs

Program Number	Fixed Term	Start Rate	Margin	Index	Minimum DCR (P/R)	LTV (P/R) MAX	Loan Term	Pre-Payment
<b>Fidelity 3100</b> Southern California	<b>5 Year Fixed</b>	<b>2.950%</b>	2.750%	30-day SOFR	<b>1.20</b>	75/75	30/30	1.5-1.5-1-1-1
A. Loan amounts \$1,000,000 to \$7,000,000. No Inland Empire. B. <b>Minimum 700 FICO score, 6 months of principal and interest payments.</b> C. Temporary adjustment - A 6-9 months payment reserve account is required.								
<b>Fidelity 700</b> except FL	<b>5 Year Fixed</b> <b>7 Year Fixed</b> <b>10 Year Fixed</b>	<b>3.200%</b> <b>3.250%</b> <b>3.550%</b>	2.500%	6 Mo LIBOR	<b>1.20</b>	75/70	30/30	3-3-2-2-1 4-3-3-2-2-1 5-5-4-4-3-3-2-2-1-1
A. Loan amounts \$2,000,000-\$20MM. Cash out available up to 70%. 10 bps discount is available at 1.30 DCR and max 50% LTV. B. <b>Min 680. No 12 month payment reserve requirement (case by case only).</b> C. Interest Only considered (12 to 36 months) and Non-Recourse on lower leverage, higher DCR transactions.								
<b>Fidelity 5900</b> CA, OR & WA Metro & Select Only	3 Year Fixed 5 Year Fixed 7 Year Fixed 10 Year Fixed	<b>3.500%</b> <b>3.550%</b> <b>3.800%</b> <b>4.300%</b>	2.650%	12 MAT	<b>1.20/1.25</b>	70/65	30/30	1.25-1.25-1.25 1.25-1.25-1.25-1-1 2.00 for 5yrs; 1, 1 3.00 for 5yrs; 2.00 yrs 6-8; 1.00 yrs 9-10
A. Loan Sizes: \$500,000 to \$20MM. Non-recourse 70%/65%. 75% LTV and 1.15 DCR available for Recourse loans. B. Good Credit, no min. credit score. <b>NO Tax Returns except for non-core areas.</b> C. Temporary adjustment - A 12 months payment reserve account is required in Cash Outs only. Mixed use and Commercial programs are currently unavailable.								
<b>Fidelity 5000</b>	5 Year Fixed 7 Year Fixed 10 Year Fixed	<b>3.240%</b> <b>3.520%</b> <b>3.760%</b>	3.25%	SOFR	<b>1.20/1.30</b>	<b>75/75</b>	30/20	5-4-3-2-1 5-5-4-4-3-2-1 5-5-4-4-3-3-2-2-1-1 + 1% years 11-20
A. <b>Loan Sizes: \$1,000,000 to \$7,500,000. Population 50K or Greater MSA's. Full Term I/O is available at 1.40 DCR and max 65% LTV.</b> B. <b>Multifamily Only. Minimum Credit Score of 650. Non-Recourse. No Tax Returns required.</b> C. <b>Temporary adjustment: DCR is higher in other nationwide standard markets. Taxes/insurance impounds and 6-9 months principal/interest reserves are required.</b>								
<b>Fidelity 4800</b>	6 Month Libor ARM 3 Year Fixed 5 Year Fixed 7 Year Fixed	3.860% 4.860% 4.850% 5.450%	3.75%	6 Mo LIBOR	1.25	75/70	30/30	3-2-1 3-2-1 5-4-3-2-1 5-5-5-4-3-2-1
A. <b>Loan sizes: \$500,000 to \$10MM.</b> Temporary adjustment - 12 month payment reserve and taxes & insurance impounds required. B. Above pricing based for loans \$1M+, Tier 1, A properties in Major Metro Mkts, min 700 credit, experience, 10-15% liquidity. Tier 2 Program for Major Metro, min 680. Add 19-36bps to rates for Tier 2 Program. Tier 3 Program for Other Markets will have rate increases of 80-110bps and 1.35 DCR, max LTV 65% on Purchases and 60% on Refi. C. Cash out Max LTV 70% (Metro) & 60% (Other Markets). Min. 2-3 years ownership req'd. D. <b>Market Rents available in major California markets. As low as 4.50% up to 65%-70%. Market Rents must support 1.25 DCR. I/O available.</b>								
<b>Fidelity 5000</b>	<b>5 Year Fixed</b> <b>7 Year Fixed</b> <b>10 Year Fixed</b> 30 Year Fixed	<b>3.670%</b> <b>3.670%</b> <b>3.880%</b> <b>4.650%</b>	N/A	N/A	1.25	80/75	30/5 30/7 30/10 30/30	4.5 Year Yield Maintenance 6.5 Year Yield Maintenance 9.5 Year Yield Maintenance 15 Year Yield Maintenance
A. <b>Loan Sizes: from \$1,000,000. Hybrid and Step-down Prepay loans are available. I/O is available in all tiers, up to full term in tier 4.</b> B. <b>Multifamily Only.</b> Minimum Credit Score of 680. Population 50K or Greater MSA's. FHA available. C. Temporary adjustment - Tier 2 requires 18 months principal/interest reserves and 12 months taxes and insurance reserves. D. <b>Above Rates apply to Tier 3 loan sizes from \$3,000,000+ in all eligible MSAs (assumes highly affordable 5-50 unit properties). Please call for other pricing.</b>								

## Commercial Loan Programs

<b>Fidelity 4600</b> except FL and TX	<b>3 Year Fixed</b> <b>5 Year Fixed</b>	<b>2.250%</b> <b>2.950%</b>	N/A	N/A	1.25	65/60	25/3 25/5	Break funding, but waivers are available Break funding, but waivers are available
A. Loan Sizes: \$300K to \$10MM. B. Purchase and Rate & Term Refinance 65% max LTV, Special Purpose max 50% LTV & Owner Occ transactions max 65% LTV unless special use. C. Commercial - Office, Single Tenant, Warehouse, Self Storage, Non-Profits, Auto, Assisted Living, Mixed Use, MHP & Multifamily Buildings.								
<b>Fidelity 1600</b>	<b>5 Year Fixed</b>	<b>3.500%</b>	2.500%	5 Yr Swap	1.30	65/60	20/10	5-4-3-2-1
A. Loan Size: up to \$6,000,000. Conventional owner user programs available in most States! 10 Year Fixed is now available. B. Multi-tenant, Industrial, Office, Single Tenant, and Single Tenant NNN								
<b>Fidelity 4400</b> Southern CA Select Counties	5 Year Fixed	<b>5.000%</b>	3.25%	6 Mo LIBOR	1.30	<b>60/50</b>	<b>25/10</b>	5-4-3-2-1
A. Loan Sizes: \$500K to \$8MM. 12 month payment reserve required. C. No Retail properties. Multifamily financing available, 4.05% amortized over 30 years. D. 3 and 7 year fixed terms are also available.								

**HOW TO SUBMIT A LOAN:** Email PFS or 1003, Credit Report, Rent Roll and Operating Statements (or Realtor Set Up Sheet or Schedule E) to [info@fbfloans.com](mailto:info@fbfloans.com) "NEW LOAN REQUEST" and we will respond generally in less than 24 hours, normally the same day.

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