Keystone Capital Funding Multifamily Rate Indications

Lending in all 50 states

Loan	Multi Family	80% LTV	Тор	Nationwide
Term	For 80% LTV	\$1-7.5M	Markets	Markets
5/30 year		FIXED	4.14%	4.84%
5+15 yr		HYBRID	4.04%	4.94%
10/30 yr		FIXED	4.41%	4.61%
10+10 yr		HYBRID	4.46%	4.66%

Loan	\$1-10M	50+ units	80% LTV	65% LTV
Term	Index	Multifamily	\$2-15M	\$2-15M
5/30 year	1.94%	Spread	248	228
		Rate	4.42%	4.22%
10/30 yr	2.37%	Spread	197	192
		Rate	4.34%	4.29%
7/6 ARM	1.22%	Spread	205	185
		Rate	3.27%	3.07%

Non-Recourse No Tax Returns Assumable Amortized over 30 year

For Hybrid ARMs:

• 7YR/10YR Hybrid: Floating rate coupon is based on 6-month LIBOR + 275 margin; floor rate is equal to the initial fixed rate

• 5YR Hybrid: Floating rate coupon is based on 6-month LIBOR + 325 margin; floor rate is equal to the initial fixed rate

• During the floating rate period, rate is reset every 6 months and amortization is recalculated

• Cap Structure: 1-1-5 (Max 1% change in initial reset, max 1% change at each reset, and lifetime cap is 5% over the initial fixed rate)

• If you prefer not to receive future e-mails of this type, <u>leave this list</u>.

Do not hesitate to call if you would like us to size and price a particular transaction

Keystone Capital Funding

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