



Monthly Rate Sheet-March 28, 2024 (subject to change without notice) "FULL Doc ONLY"

	FIXED Rate SBA-504b	Max. LTV	Fixed 5 Yr.	Fixed 10 Yr.	Fixed 25Yr.	SBA 504b	BLENDED Int. Rate	Min. FICO	Min. DSCR	Loan Term	Loan Amort.	Broker Fee-1st
1.	Office-Condo/Med./Bldgs	90%	7.45%	7.50%	7.85%	6.30%	6.95%-7.17%	665	1.15x	25 Yrs.	25 Yrs.	1.0%
2.	Light Industrial/Warehouse	90%	7.45%	7.50%	7.85%	6.30%	6.95%-7.17%	665	1.15x	25 Yrs.	25 Yrs.	1.0%
3.	Successful Retail Centers	90%	7.45%	7.50%	7.85%	6.30%	6.95%-7.17%	665	1.15x	25 Yrs.	25 Yrs.	1.0%
4.	Hvy.Industrial/Factory/Manuf	85%	7.45%	7.50%	7.85%	6.30%	6.98%-7.23%	665	1.20x	25 Yrs.	25 Yrs.	1.0%
5.	Schools/Day-Care Centers	85%	7.45%	7.50%	7.85%	6.30%	6.98%-7.23%	665	1.20x	25 Yrs.	25 Yrs.	1.0%
6.	Vehicle Dealers	85%	7.45%	7.50%	7.85%	6.30%	6.98%-7.23%	665	1.20x	25 Yrs.	25 Yrs.	1.0%
7.	Car/Truck/Vehicle Service	85%	7.45%	7.50%	7.85%	6.30%	6.98%-7.23%	665	1.20x	25 Yrs.	25 Yrs.	1.0%
8.	Funeral Homes (NO Graves)	85%	7.45%	7.50%	7.85%	6.30%	6.98%-7.23%	665	1.20x	25 Yrs.	25 Yrs.	1.0%
9.	Restaurants/Grills/Bars	85%	7.45%	7.50%	7.85%	6.30%	6.98%-7.23%	665	1.20x	25 Yrs.	25 Yrs.	1.0%
10.	Assist.Living with 100+ Units	85%	7.45%	7.50%	7.85%	6.30%	6.98%-7.23%	665	1.20x	25 Yrs.	25 Yrs.	1.0%
11.	Self-Storage Facility	85%	7.45%	7.50%	7.85%	6.30%	6.98%-7.23%	665	1.20x	25 Yrs.	25 Yrs.	1.0%
C1	Construction for 504b ONLY	85-90%	Floats	Floats	Floats	N/A	N/A	700	1.20x	12mos.	I/O	0.25%

(Total Loan Amount - **\$1,000,000 to \$18,000,000** - Min.Population is 50,000+ - Maximum Broker Fee Paid by us is **\$50,000.00**)

	FIXED Rate (Non SBA) Own.Occ. or Non-Profit	Max. LTV	Own.Occ 5-Yr.Fixed	Non-Profit 5-Yr.Fixed	Min. FICO	Min. DSCR	Loan Term	Loan Amort.	Broker Fee-1st
1.	Offices & Medical Bldg./Condos	55%-70%	11.08%	11.33%	650	1.15x	30 Yrs.	30 Yrs.	0.50%
2.	Light Industrial/Warehouse	55%-70%	11.08%	11.33%	650	1.15x	30 Yrs.	30 Yrs.	0.50%
3.	Successful Retail Centers	55%-70%	11.08%	11.33%	650	1.15x	30 Yrs.	30 Yrs.	0.50%
4.	NICER Special-Use Properties	55%-65%	11.58%	11.83%	650	1.15x	30 Yrs.	30 Yrs.	0.50%

(Loan Program Avail.in ALL 50 States - Loan Amount of **\$500,000 to \$5,000,000** - Min.Population is 100,000+)

	FLOATING Rate SBA-7a - Owner Occ.	Max. LTV	Floating 3-Mos.	Min. FICO	Min. DSCR	Loan Term	Loan Amort.	Broker Fee-1st
1.	Office-Condo/Med./Bldgs	85%	11.50%	600	1.10x	25 Yrs.	25 Yrs.	1.0%
2.	Light Industrial/Warehouse	85%	11.50%	600	1.10x	25 Yrs.	25 Yrs.	1.0%
3.	Successful Retail Centers	85%	11.50%	600	1.10x	25 Yrs.	25 Yrs.	1.0%
4.	Hvy.Industrial/Factory/Manuf	85%	11.50%	600	1.10x	25 Yrs.	25 Yrs.	1.0%
5.	Schools/Day-Care Centers	85%	11.50%	600	1.10x	25 Yrs.	25 Yrs.	1.0%
6.	Vehicle Dealers	85%	11.50%	600	1.10x	25 Yrs.	25 Yrs.	1.0%
7.	Car/Truck/Vehicle Service	85%	11.50%	600	1.10x	25 Yrs.	25 Yrs.	1.0%
8.	Funeral Homes (NO graves)	85%	11.50%	600	1.10x	25 Yrs.	25 Yrs.	1.0%
9.	Restaurants/Grills/Bars	85%	11.50%	600	1.10x	25 Yrs.	25 Yrs.	1.0%
10.	Assisted Living (less than 100 beds)	85%	11.50%	600	1.10x	25 Yrs.	25 Yrs.	1.0%
11.	Bowling/Ltd.Sports Facility	85%	11.50%	600	1.10x	25 Yrs.	25 Yrs.	1.0%
12.	Self-Storage Facility	85%	11.50%	600	1.10x	25 Yrs.	25 Yrs.	1.0%
13.	Gas Station/Conv.Store	85%	11.50%	600	1.10x	25 Yrs.	25 Yrs.	1.0%
14.	Tunnel Car Wash	85%	11.50%	600	1.10x	25 Yrs.	25 Yrs.	1.0%
15.	Hotels/Motels	85%	11.50%	600	1.10x	25 Yrs.	25 Yrs.	1.0%

(Loans of \$250,000 to \$5,000,000- **ADD 1.50%** to Rate for Loans **Below \$350,000**- **NO Taxes for 7a Loans below \$500,000**)

MINIMUM Credit Req. (ALL Loans):

- **Own.Occ. Business -OR- Own.Occ.Tenant(s)** Should have positive **Cash-Flow** on '22 Taxes & '23 Stmtts.
- **ALL Guarantors** should show **RECURRING** Income to cover Personal Living Expenses and 25% of mortgage.
- **Guarantor(s)** should show proof of **3-6 Months Reserves**; **D.T.I.** under 50% and **C.Cards** under \$75k+/-
- **Mortgage Payments, Property Taxes and All IRS Taxes** must be Current **PRIOR** to **REFINANCE** Underwriting.
- **NO B.K., Felony or Fed-Loan Defaults** for 7-10 Years; **No Foreclosures or Short Sales** for at least 2 years.
- **New Business START-UPS** Considered for **SBA-7a ONLY (3rd Chart)** - **Additional Collateral** is usually Required.

Properties we just - **"Legal Marijuana/CBD/Hemp"** (Referral)

Can NOT Finance: - **ANYTHING** Tied to **"Adult Entertainment"** (Referral)

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Additional Terms, Conditions and Costs - estimated as of 03/09/2024

- Typical Loan Costs** (NOT including Bank Origination Fee of 1.5% to 2.0% of which **1.0%** **is paid to Broker after Funding/Placement up to \$50,000.00 Maximum**):
 - \$8,900 +/- Payable to Bank **AFTER** Bank's Initial Interest in Approval for: Packaging Fee; C.R.E. Appraisal; and Environmental Phase-1 Survey.
 - (\$??) for Escrow, Title and/or Abstract Fees (varies by State/Location).
- Bank charges 2.0% as C.R.E. "Bank Origination" fee** at closing. **0.50% to 1.0% of which is paid to You/Your Firm without Disclosure**, NO rebate nor YSP. You can usually charge as much as **1.5%** more "up-front" in a separate agreement with your borrower to be executed at closing (*this applies to Conventional 1st Lien ONLY from 1st and 2nd Charts on previous page - NOT 7A*).

"MAGIC Questions" - Commercial REAL ESTATE Loan Price Quote Request

Originator Name: _____ E-Mail: _____
 Broker Co. Name: _____ Phone: _____
 Address: _____ City: _____ State: _____ Zip: _____

Ref.	Our Questions for OWNER & NON-OWNER OCCUPIED/OPERATED Transactions:	Your Answers
1.	IF PURCHASE - Purchase Price	
2.	If Purchase - Targeted Closing Date	
3.	IF REFINANCE - Purchase PRICE when Bought by CURRENT BORROWER	
4.	If Refinance - Purchase DATE for Current Borrower?	
5.	If Refinance - Approximate Current Value	
6.	If Refinance - TOTAL Amount of ALL Current Liens on Subject Property	
7.	Property TYPE - Office; Warehouse; Retail Store/Strip Center; Industrial; Schools; Day-Care; Auto.Service; Funeral Home; Conv.Store; Bowling Alley/Sports Facility; Motel; Restaurant; Vehicle Dealer; Self-Storage; Assisted Living; Tunnel Car Wash; Gas Station	
8.	Approximate AGE of Building/Subject Property	
9.	Property Location - City/State	
10.	Loan Amount Requested (See p.1 for LTV/Amount Limits)	
11.	IF Loan Request is Above Current Pay-Off & Loan Costs - "USE OF FUNDS"	
12.	Nature of Business Using the Property (Owner of Property Controls Business)	
13.	Gross Company Revenue (Owner Occupied Tenant) on 2023 Financials (Rent if N.O.O.)	
14.	Net Company Profit as Reported on 2023 Financials	
15.	Experian (only) FICO of ALL Guarantors (600 - 650 - 665)	
16.	OWNER-Occupied (50% Minimum) or NON-Owner Occupied (Vacancy Ratio - %)	
	"ADD-ON" Questions for CONSTRUCTION/MAJOR REHAB. Projects (60% to 80% LTC)	Your Answers
C-1.	Original Cost of Land or Property when Purchased by Borrower	
C-2.	Actual Costs of Improvements made (and paid) since Purchase	
C-3.	Estimated Costs of Pending Construction (and Un-Paid Improvements to date)	

(5/10-Yr. CMT - 4.22%/4.24% - SOFR - 5.33% - 10Yr.TB - 420%)

PLEASE Call with ANY Questions or Ideas - 480-656-2688

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