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Index	Prime	C.O.F.I.	12 MAT	6 mo. LIBOR	30 yr Treasury	10 yr Treasury	7 yr Treasury	5 yr Treasury
Rate	3.25%	1.221%	0.169%	0.751%	3.15%	2.01%	1.41%	0.87%

Rates effective February 20, 2012

## Multi-Family Loan Programs

LOAN SIZE-->	\$750,000 + FNMA/FDMC/FHA	\$500,000 + Portfolio Hybrid	\$500,000 - \$5,000,000	\$500,000 - \$5,000,000	\$250,000 - \$2,500,000
TERM	30 yr. Due in:	30/30	30/30	30/30	30/10
LOAN FEES	0.5	1.00	.75	.75	1.00
12 MAT Adj. Start Rate	-	-	-	-	-
12 MAT - Margin	-	-	-	-	12 mo LIBOR
LIBOR Adj. Start Rate	-	-	-	4.11%	4.375%
LIBOR - Margin	-	-	-	3.45	4.50%
3 Year Fixed	-	3.50%	4.00%	4.43%	4.575%
5 Year Fixed	4.12%	3.50%	4.00%	4.53%	5.75%
7 Year Fixed	4.26%	4.70%	4.25%	5.12%	-
10 Year Fixed	4.46%	4.47%	5.00%	5.63%	-
15 Year Fixed	-	-	-	-	-
35 Year Fixed	5.50%	-	-	-	-
Max LTV/DCR	80%/1.25%	75%/1.15	75%/1.20	70%/1.20	75%/1.25

## Commercial Loan Programs

LOAN SIZE-->	\$500,000 - \$4,000,000	750,000 - \$3,500,000	\$500,000 - \$5,000,000	\$250,000 - \$2,500,000	\$100,000 - \$500,000
TERM	30/30	25/10	30/30	25/10	30/5, 25/10, 15/15
LOAN FEES	1.00	.50	0.75	1.00	1.00
	NATIONAL	-	-	-	-
	NET	-	-	3 mo LIBOR	-
LIBOR Adj. Start Rate	LEASE	-	-	6.00%	-
LIBOR - Margin	PROGRAM	-	-	5.25	-
3 Year Fixed		5.50%	4.50%	7.50%	-
5 Year Fixed	4.99%	5.85%	4.75%	8.00%	5.44%
7 Year Fixed	Rate	-	5.00%	-	-
10 Year Fixed	Resets	-	5.50%	8.00%	6.15%
15 Year Fixed	Every 5 years	-	-	-	6.15%
Max LTV/DCR	70%/1.25	70%/1.30	75%/1.35	60%/1.35	65% - 70%

## Owner User Loan Programs

	SBA 7a (ARM)	SBA 504 fixed	Small Conventional	Large Conventional
Loan Size	\$250,000 - \$5,000,000	\$250,000 - \$5,000,000	\$250,000 - \$5,000,000	\$2,000,000 +
Current Rate	5.25%	4.25%	5.75%	4.25%

## Other Loan Programs

Loan Program	Loan Size	Rate	Terms	LTV	Other Information
Place of Worship	\$1,000,000 +	7.20%	25/25 - FIXED	75%	No Prepay - Nationwide Lending
Private Money	\$200,000 +	10.75%	15/15 or I.O.	45%	No Prepay - Fund in 2 weeks!
CONSTRUCTION	\$100,000 +	Call	6 mo - 2 years	65%	SFR & Commercial!

For More Information Call:

**Arnie Garfinkel**  
**(323) 728 - 7700**

CA. Dept. of Real Estate - Real Estate Broker  
D.R.E. License #01204265, for info (916)227-0931