



Semi-Monthly Rate Sheet - November 2, 2023 (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 Amrt.	Broker Fee-1st
1.	Office-Condo/Med./Bldgs	90%	8.25%	8.95%	9.45%	7.15%	7.83%-8.58%	665	1.15x	25 Yrs.	25 Yrs.	1.50%
2.	Light Industrial/Warehouse	90%	8.25%	8.95%	9.45%	7.15%	7.83%-8.58%	665	1.15x	25 Yrs.	25 Yrs.	1.50%
3.	Successful Retail Centers	90%	8.25%	8.95%	9.45%	7.15%	7.83%-8.58%	665	1.15x	25 Yrs.	25 Yrs.	1.50%
4.	Hvy. Industrial/Factory/Manuf	85%	9.0%	9.70%	10.20%	7.15%	8.48%-8.99%	665	1.20x	25 Yrs.	25 Yrs.	1.50%
5.	Schools/Day-Care Centers	85%	9.0%	9.70%	10.20%	7.15%	8.48%-8.99%	665	1.20x	25 Yrs.	25 Yrs.	1.50%
6.	Vehicle Dealers	85%	9.0%	9.70%	10.20%	7.15%	8.48%-8.99%	665	1.20x	25 Yrs.	25 Yrs.	1.50%
7.	Car/Truck/Vehicle Service	85%	9.0%	9.70%	10.20%	7.15%	8.48%-8.99%	665	1.20x	25 Yrs.	25 Yrs.	1.50%
8.	Funeral Homes (NO Graves)	85%	9.0%	9.70%	10.20%	7.15%	8.48%-8.99%	665	1.20x	25 Yrs.	25 Yrs.	1.50%
9.	Restaurants/Grills/Bars	85%	9.0%	9.70%	10.20%	7.15%	8.48%-8.99%	665	1.20x	25 Yrs.	25 Yrs.	1.50%
10.	Assist. Living with 100+ Units	85%	9.0%	9.70%	10.20%	7.15%	8.48%-8.99%	665	1.20x	25 Yrs.	25 Yrs.	1.50%
11.	Self-Storage Facility	85%	9.0%	9.70%	10.20%	7.15%	8.48%-8.99%	665	1.20x	25 Yrs.	25 Yrs.	1.50%

(Loan Program is Avail. in - WA, OR, CA, NV, ID, UT, AZ, TX, CO, WY, MT, SD, NE, MN, IA, MO, AR, TN, MS, AL, FL, GA, SC, NC, VA, WV, MA, RI, NH, MI)
Maximum Total Loan Amount of \$13,750,000 (Both Mortgages together). Minimum Population within MSA/Area is 40,000+

	FIXED Rate SBA, Non-SBA, N.O.O.	Max. LTV	SBA-O.O. 30-Yr. Fixed	Non-SBA 5-Yr. Fixed	Min. FICO	Min. DSCR	Loan Term	Loan Amrt.	Broker Fee-1st
1.	Offices & Medical Buildings/Condos	60% - 90%	9.80%	10.30%	650	1.15x	30 Yrs.	30 Yrs.	1.0%
2.	Light Industrial/Warehouse	60% - 90%	9.80%	10.30%	650	1.15x	30 Yrs.	30 Yrs.	1.0%
3.	Successful Retail Centers	60% - 90%	9.80%	10.30%	650	1.15x	30 Yrs.	30 Yrs.	1.0%
4.	Construction Funding #1 - #3 /SBA Only	60% - 85%+	Floating	Floating	650	1.15x	12 Mo.	Int. Only	0.25%

(Loan Program Avail. in ALL 50 States - Loan Amt. of \$500,000 to \$9,000,000 - Min. Population is 100,000+)

	FLOATING Rate SBA-7a - Owner Occ.	Max. LTV	Floating 3-Mos.	Min. FICO	Min. DSCR	Loan Term	Loan Amrt.	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%

(Loan Program Available in ALL 50 States - Loan Amount of \$400,000 to \$5,000,000 - No Firm Minimum Population Limitation)

MINIMUM Credit Req. (ALL Loans):

- **Own.Occ. Business -OR- Own.Occ.Tenant(s)** Should have positive **Cash-Flow** on '22 Taxes & '23 YTD.
- **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**.

Properties we just - **Any NEW Business Start-Ups** as the **Primary Tenant/User (Referral)**.
Can NOT Finance: - **ANYTHING** Tied to **"Adult Entertainment"** (Referral)
 - **"Legal Marijuana/CBD/Hemp"** (Referral)



Additional Terms, Conditions and Costs - estimated as of 11/02/2023

- Typical Loan Costs** (NOT including Bank Origination Fee of 2.5% to 3.0% of which **1.0% to 1.50%** **is paid to Broker without Disclosure up to \$85,000 Maximum**):
 - \$8,500 +/- 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% to 2.5% as C.R.E. "Bank Origination" fee** at closing. **1.0% to 1.50% of which is paid to You/Your Firm without Disclosure**, NO rebate nor YSP. You can usually charge up to 2.0% more "up-front" in a separate agreement with your borrower to be executed at closing (applies to **Bank's 1st Lien only**).

"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) as Reported on 2022 Taxes	
14.	Net Company Profit (Owner Occupied Tenant) as Reported on 2022 Tax Return	
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-Yr. CMT - 4.57% - SOFR - 5.31%)

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

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