

**Semi-Monthly Rate Sheet–March 9, 2024** (subject to change without notice) **“FULL Doc ONLY”**

	<b><i>FIXED Rate</i></b> <b><i>SBA-504b</i></b>	<b><i>Max.</i></b> <b><i>LTV</i></b>	<b><i>Fixed</i></b> <b><i>5 Yr.</i></b>	<b><i>Fixed</i></b> <b><i>10 Yr.</i></b>	<b><i>Fixed</i></b> <b><i>25Yr.</i></b>	<b><i>SBA</i></b> <b><i>504b</i></b>	<b><i>BLENDED</i></b> <b><i>Int. Rate</i></b>	<b><i>Min.</i></b> <b><i>FICO</i></b>	<b><i>Min.</i></b> <b><i>DSCR</i></b>	<b><i>Loan</i></b> <b><i>Term</i></b>	<b><i>Loan</i></b> <b><i>Amrt.</i></b>	<b><i>Broker</i></b> <b><i>Fee-1st</i></b>
1.	Office-Condo/Med./Bldgs	90%	7.35%	7.40%	7.70%	6.30%	<b>6.89%-7.09%</b>	665	1.15x	25 Yrs.	25 Yrs.	<b>1.0%</b>
2.	Light Industrial/Warehouse	90%	7.35%	7.40%	7.70%	6.30%	<b>6.89%-7.09%</b>	665	1.15x	25 Yrs.	25 Yrs.	<b>1.0%</b>
3.	Successful Retail Centers	90%	7.35%	7.40%	7.70%	6.30%	<b>6.89%-7.09%</b>	665	1.15x	25 Yrs.	25 Yrs.	<b>1.0%</b>
4.	Hvy.Industrial/Factory/Manuf	85%	7.35%	7.40%	7.70%	6.30%	<b>6.92%-7.13%</b>	665	1.20x	25 Yrs.	25 Yrs.	<b>1.0%</b>
5.	Schools/Day-Care Centers	85%	7.35%	7.40%	7.70%	6.30%	<b>6.92%-7.13%</b>	665	1.20x	25 Yrs.	25 Yrs.	<b>1.0%</b>
6.	Vehicle Dealers	85%	7.35%	7.40%	7.70%	6.30%	<b>6.92%-7.13%</b>	665	1.20x	25 Yrs.	25 Yrs.	<b>1.0%</b>
7.	Car/Truck/Vehicle <b>Service</b>	85%	7.35%	7.40%	7.70%	6.30%	<b>6.92%-7.13%</b>	665	1.20x	25 Yrs.	25 Yrs.	<b>1.0%</b>
8.	Funeral Homes (NO Graves)	85%	7.35%	7.40%	7.70%	6.30%	<b>6.92%-7.13%</b>	665	1.20x	25 Yrs.	25 Yrs.	<b>1.0%</b>
9.	Restaurants/Grills/Bars	85%	7.35%	7.40%	7.70%	6.30%	<b>6.92%-7.13%</b>	665	1.20x	25 Yrs.	25 Yrs.	<b>1.0%</b>
10.	Assist.Living with 100+ Units	85%	7.35%	7.40%	7.70%	6.30%	<b>6.92%-7.13%</b>	665	1.20x	25 Yrs.	25 Yrs.	<b>1.0%</b>
11.	Self-Storage Facility	85%	7.35%	7.40%	7.70%	6.30%	<b>6.92%-7.13%</b>	665	1.20x	25 Yrs.	25 Yrs.	<b>1.0%</b>

(Loan Amount. \$850,000 to \$18,000,000 – Min.Population is 50,000+ - Maximum Broker Fee Paid by Bank is **\$50,000.00**)

	<b><i>FIXED Rate</i></b> <b><i>SBA, Non-SBA, N.O.O.</i></b>	<b><i>Max.</i></b> <b><i>LTV</i></b>	<b><i>SBA-O.O.</i></b> <b><i>30-Yr.Fixed</i></b>	<b><i>Own.Occ</i></b> <b><i>5-Yr.Fixed</i></b>	<b><i>N.O.O.</i></b> <b><i>5-Yr.Fixed</i></b>	<b><i>Min.</i></b> <b><i>FICO</i></b>	<b><i>Min.</i></b> <b><i>DSCR</i></b>	<b><i>Loan</i></b> <b><i>Term</i></b>	<b><i>Loan</i></b> <b><i>Amrt.</i></b>	<b><i>Broker</i></b> <b><i>Fee-1st</i></b>
1.	Offices & Medical Bldg./Condos	60% - 90%	9.81%	10.31%	10.81%	650	1.15x	<b>30 Yrs.</b>	<b>30 Yrs.</b>	<b>1.0%</b>
2.	Light Industrial/Warehouse	60% - 90%	9.81%	10.31%	10.81%	650	1.15x	<b>30 Yrs.</b>	<b>30 Yrs.</b>	<b>1.0%</b>
3.	Successful Retail Centers	60% - 90%	9.81%	10.31%	10.81%	650	1.15x	<b>30 Yrs.</b>	<b>30 Yrs.</b>	<b>1.0%</b>
4.	<b>NICER</b> Special-Use Properties	60% - 85%	10.31%	10.81%	11.31%	650	1.15x	<b>30 Yrs.</b>	<b>30 Yrs.</b>	<b>1.0%</b>
4.	Construction for #1 - #3 <b>SBA Only</b>	60% - 90%	Floating	<b>Not Avail.</b>	<b>Not Avail.</b>	650	1.15x	<b>12 Mo.</b>	<b>Int.Only</b>	<b>0.25%</b>

(Loan Program Avail.In ALL 50 States – 1<sup>st</sup> Loan Amt. of \$500,000 to \$9,000,000 – Min.Population is 100,000+)

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

(Loan Program for ALL 50 States – Loans of \$250,000 to \$5,000,000 – **NO Tax Returns 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** (3<sup>rd</sup> 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**

1. **Typical Loan Costs** (NOT including Bank Origination Fee of 1.5% to 2.5%% 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).
2. **Bank charges 2.0% to 2.5% as C.R.E. "Bank Origination" fee at closing. 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 1<sup>st</sup> Lien ONLY from 2<sup>nd</sup> Chart on previous page*).

**"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 <b>OWNER &amp; NON-OWNER OCCUPIED/OPERATED</b> Transactions:	Your Answers
1.	<b>IF PURCHASE</b> – Purchase Price	
2.	<b>If Purchase</b> – Targeted Closing Date	
3.	<b>IF REFINANCE</b> – Purchase <b>PRICE</b> when Bought by CURRENT BORROWER	
4.	<b>If Refinance</b> – Purchase <b>DATE</b> for Current Borrower?	
5.	<b>If Refinance</b> – Approximate Current Value	
6.	<b>If Refinance</b> – <b>TOTAL</b> Amount of <b>ALL</b> Current Liens on Subject Property	
7.	<b>Property TYPE</b> – 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 <b>AGE</b> of Building/Subject Property	
9.	Property Location - City/State	
10.	Loan Amount Requested (See p.1 for LTV/Amount Limits)	
11.	<b>IF</b> Loan Request is Above Current Pay-Off & Loan Costs – <b>"USE OF FUNDS"</b>	
12.	<b>Nature of Business</b> Using the Property (Owner of Property Controls Business)	
13.	Gross <b>Company Revenue</b> (Owner Occupied Tenant) on 2023 Financials	
14.	Net <b>Company Profit</b> (Owner Occupied Tenant) as Reported on 2023 Financials	
15.	Experian (only) FICO of <b>ALL</b> Guarantors ( <b>600 – 650 – 665</b> )	
16.	<b>OWNER</b> -Occupied (50% Minimum) or <b>NON-Owner</b> Occupied (Vacancy Ratio - %)	
	<b>"ADD-ON" Questions for CONSTRUCTION/MAJOR REHAB. Projects (60% to 80% LTC)</b>	<b>Your Answers</b>
C-1.	<b>Original Cost</b> of Land or Property when Purchased by Borrower	
C-2.	<b>Actual Costs of Improvements</b> made (and paid) since Purchase	
C-3.	<b>Estimated Costs of Pending Construction</b> (and Un-Paid Improvements to date)	

(5/10-Yr. CMT – 4.07%/4.09% - SOFR – 5.31% - 10Yr.TB – 4.08%)

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

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