



PACIFIC COAST LENDING

MULTIFAMILY LENDING PROGRAMS

Rates Effective: December 4, 2006

INDEX: 6 Mo. LIBOR

5.328%

Loan Amounts: \$500,000 - \$5,000,000

<u>Program</u>	<u>Start/Floor</u>	<u>Margin at Adjustment</u>	<u>Max LTV Purch/Refi</u>	<u>Min DCR Purch/Refi</u>	<u>Fee</u>	<u>Term</u>	<u>Pre-Payment</u>
3 Yr. Hybrid	6.075%	2.50%	*80% / 75%	1.15 / 1.20	1.00	30	3,2,1
	6.200%				0.50		
	6.450%				0		
5 Yr. Hybrid	6.075%	2.50%	*80% / 75%	1.15 / 1.20	1.00	30	3,2,1,1,1
	6.200%				0.50		
	6.325%				0		
7 Yr. Hybrid	6.175%	2.50%	*80% / 75%	1.15 / 1.20	1.00	30	3,3,2,2,1,1,0
	6.250%				0.50		
	6.375%				0		
10 Yr. Hybrid	6.175%	2.50%	*80% / 75%	1.15 / 1.20	1.00	30	3,3,3,2,2,2,1,1,1,0
	6.300%				0.50		
	6.425%				0		

Add .125% for LTV over 75%

- Minimum 660 middle Credit Score
- Rate Caps:
 - 6 mo. ARM: 1% every 6 months, 6% lifetime cap over start rate (10% min.)
 - 3-10 Hybrids: 3% first Adjustment, 1% subsequent, 6% lifetime over start rate
- Impounds: Taxes and Insurance typically required.

Loan Amounts: \$250,000 - \$1,000,000

<u>Program</u>	<u>Start/Floor</u>	<u>Margin at Adjustment</u>	<u>Max LTV Purch/Refi</u>	<u>DCR – See Program Chart Below</u>	<u>Fee</u>	<u>Term</u>	<u>Pre-Payment</u>
3 Yr. Hybrid	7.125%	3.00%	*80% / 75%	1.00 to 1.20	1.50	30	3,3,2
	7.375%				1.00		
	7.625%				0.50		
5 Yr. Hybrid	7.250%	3.00%	*80% / 75%	1.00 to 1.20	1.50	30	5,4,3,2,1
	7.500%				1.00		
	7.750%				0.50		
7 Yr. Hybrid	7.275%	3.00%	*80% / 75%	1.00 to 1.20	1.50	30	5,5,4,4,3,2,1,
	7.525%				1.00		
	7.775%				0.50		
10 Yr. Hybrid	7.450%	3.00%	*80% / 75%	1.00 to 1.20	1.50	30	5,5,4,4,3,3,2,2,1,1
	7.700%				1.00		
	7.950%				0.50		

Add .25% for LTV over 75%

Reduce .25% for LTV below 70%

Additional Program information for \$100,000 - \$1,000,000 loans

<u>Program</u>	<u>Rate Adj.</u>	<u>LTV – Purchase</u>	<u>LTV – R/T Refi</u>	<u>LTV – Cash Out</u>	<u>Minimum DCR</u>	<u>Credit Score & Qualification</u>
A	n/a	80%	75%	75%	1.00	700 + , “0” Mtg. Lates OK
B	+ 0.25	80%	75%	70%	1.10	680 – 699, “1” Mtg. Lates OK
C	+0.75	75%	70%	65%	1.15	640 – 679, “3” Mtg. Lates OK
C minus	+1.75	70%	65%	60%	1.29	600 – 639, “3” Mtg Lates OK

For More Information Call

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