

**Up to 90% LTV Commercial Loans STATED to \$1,000,000**  
**Up to 90% LTV Commercial Loans FULL DOC to \$1,500,000**

- **Stated Income/Stated Assets Underwriting.**
- **100k up to Millions.**
- **High LTV'S (75% and 90% CLTV).**
- **Multi-Family & Mixed Use Up To 80% LTV.**
- **No Seasoning For Cash-Out.**
- **10% Down Payment Not Sourced.**
- **Seller Can carry 2<sup>nd</sup>. w/10% Down (Down payment not sourced or seasoned)**
- **Financing in the name of the Corporation, LLC & Trust.**
- **Environmental issue properties are Okay.**
- **Unusual Properties Okay.**
- **Fixed & Variable Rates...**
  1. Mutil-Family
  2. Restaurants
  3. Dry Cleaners
  4. Motels
  5. Strip-Malls
  6. Taverns
  7. Self-Storage
  8. Auto-Body Shops
  9. Funeral Homes
  10. Trailer Parks
  11. Mixed Use
  12. Office Bldg
  13. Car Wash
  14. Health Care
  15. Hotels

**Tier 1: (Max LTV is 85% and max CLTV of 90% with Seller held 2nd)\***

- Multi-family 5+ Residential units with a maximum of 10% rental income generated from non-residential space.
- Mixed-use with Tier 2 commercial component and 50% + of the rental income generated by residential space.
- **A+ FICO: 720+ down to 700 Max LTV 85%**
- **A FICO: 680+ Max LTV 80%**
- **A- FICO: 640+ Max LTV 75%**
- **B FICO: 600+ Max LTV 75%**
- **C FICO: 575+ Max LTV 65%**

**Tier 2: (Max LTV is 75% and max CLTV is 90% with Seller held 2nd)\***

- Mixed-use with residential component
- Office
- Retail / wholesale store / strip center
- Warehouse / self-storage facility
- Light Industrial

- Qualifying mobile home parks (defined as sites where the mobile homes are permanently affixed to the ground and are taxed as real estate by the municipality).
- **A+ FICO: 720+ down to 700 Max LTV 75%**
- **A FICO: 680+ Max LTV 75%**
- **A- FICO: 640+ Max LTV 70%**
- **B FICO: 600+ Max LTV 70%**
- **C FICO: 575+ Max LTV 65%**

**Tier 3: (Max LTV is 70% and max CLTV is 90% with Seller held 2nd) \*\***

- Industrial
- Automotive services
- Funeral homes
- Rooming house
- Single room occupancy (SRO)
- Marinas (ocean)
- Flagged Hospitality
- **A+ FICO: 720+ down to 700 Max LTV 70%**
- **A FICO: 680+ Max LTV 65%**
- **A- FICO: 640+ Max LTV 60%**
- **B FICO: 600+ Max LTV 60%**

**Tier 4: (Max LTV is 65% and max CLTV is 90% with Seller held 2nd) \*\***

- Special purpose
- Day Care Center
- Unflagged hospitality
- Health Care
- Campground
- Education
- Restaurant
- Car Wash
- Recreational Vehicle (RV) park
- **A+ FICO: 720+ down to 700 Max LTV 65%**
- **A FICO: 680+ Max LTV 65%**
- **A- FICO: 640+ Max LTV 60%**
- **B FICO: 600+ Max LTV 60%**

The following are ineligible for financing: \*bars, \*nightclubs, gas stations, churches, vacant land, and construction loans, cooperative ownership, leasehold mortgages and single family homes, Heavy Industrial, Adult Entertain., Church/Religious, Hospitals, Agricultural purpose properties. Properties with underground storage tanks (USTs).

*\*considered on a case by case basis.*

*\*\*TIER 3 & 4 limited to \$800,000 Minimum 640 FICO required.*

*\*Max LTV and CLTV are for A credit only (680 mid score or better)*

**Credit scores**

**A+: Borr. middle score 720+ or low score 700+; Co-borr. middle score 640+**

**A: Borrower middle score 680+; Co-borrower middle score 640+**

**A-: Borrower middle score 640+; Co-borrower middle score 600+**

**B : Borrower middle score 600+; Co-borrower middle score 575+**  
**C : Borrower middle score 575+**

***Other Property Types***

**T2: Self-Storage, Mobile Home Park (<25% RV)**

**T3: Car Wash**

**T4: Day Care, Hotel/Motel, Bar/Restaurant(>=640 score), Light Industrial,  
Funeral Homes, Nursing Homes, Assisted Living Facility (ALF),**

## Apartment Loans / Multifamily Mortgage Loans



Apartment / Multifamily Mortgage Loans

Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding Corporation, finances multifamily unit apartment loans nationwide. Our commercial lending programs are outlined from our Multifamily Finance Group with loan amounts from \$1,000,000 to \$500,000,000. Apartment loans five units and up, are the number one chosen loan product in the commercial capital lending market.

Multifamily apartment lenders are highly competitive when it comes to your apartment mortgage business and have commercial financing terms at the lowest apartment financing rates and terms. With the wide variety of apartment real estate, we have several investment mortgage loan products to meet your lending needs at or below current market interest rates.

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, and new construction of Apartment and Multifamily properties.
<b>Loan Options:</b>	Fixed and adjustable loans are available.
<b>Amortization:</b>	15, 20, 25, 30, 40 Years
<b>Term:</b>	10, 20, 25, 40 Years
<b>Loan-to-Value:</b>	Multifamily and Apartment Financing - 75-90% LTV.
<b>Debt Service:</b>	DSCR on apartment loans and Multifamily properties is 1.11-1.20%
<b>Collateral:</b>	Apartment investment mortgage loans on real property
<b>Property Types:</b>	Multifamily apartment units with 5 - units and up.
<b>Loan Types:</b>	Conventional, FHA, Fannie Mae and Freddie Mac
<b>Eligible Properties:</b>	<ul style="list-style-type: none"><li>• Existing apartment properties with 5+ units limited mixed use acceptable</li><li>• No properties with deferred maintenance in excess of 5% of value</li><li>• Mixed-use multifamily apartment loans with retail on the bottom floor.</li><li>• Conduit Loans of large multifamily properties with 20 or more units</li><li>• Permanent, construction or substantial rehabilitation</li></ul>

- Loan programs:**
- Highly competitive with a wide array of rate plans including:
  - 3, 5, 7, 10, 15, 25, 30, 35 and 40 year fixed interest rate terms.
  - 10, 15, 25, 30, 35, and 40 year fixed and variable rate loan amortizations
  - 3, 5, and 10 year interest only loan structures are available.
- Prepayment:** Pre-payment penalties are common when searching for the best and lowest fixed rate of the market. Loan choices can range from fixed declining with yield maintenance, loan defeasance, declining 5,4,3,2,1, or 3,2,1 options...or no prepay penalty with higher rate and fee options are available. Apartment loans may or may not require recourse or personally guarantees.
- Personal Guarantee:** Non- Recourse and Recourse options
- Minimum DCR:** 1.11 based on today's mortgage interest rates along the requested loan constant
- Fees:** Loan amounts below \$3,000,000., costs will range from \$6,000 to \$12,000. Loan Amounts over \$3,000,000., costs can be \$20,000 or more. Borrowers are responsible for all due diligence and closings costs (Appraisal, Environmental, Engineering site inspection, title, etc.)
- Loan-to-Value:**
- 90% for construction
  - 85% for purchase or refinance
  - 75% for cash out refinance
- Rate Lock:** 60-day lock-in is available, advanced deposit is required and credited towards loan closing.

Types of Apartment Loan programs range from all types of apartment funds including Fannie Mae, Freddie Mac, FHA/HUD, Conduit, private and portfolio commercial loan programs. Apartment Financing permanent and variable interest rate loans with funding terms from 5 to 20 years for stabilized and unstable investment properties. Bridge and construction multifamily loans have short term bridge loans to help in creating real estate cash value in your property. Loan equity and mezzanine/2nd T.D. loans offer cash equity to help add property value over a shorter length of investment time.

Maximum loan dollars on apartments are generally at 75% to 80% of the as is value with interest rates fixed over the 10 year US Treasury bill rate plus spread depending on the investment grade or quality. Occupancy Levels are looked upon favorably between 80% to 90% unless rehab is requested.

## Gas Station Loans / Convenience Store Loans / Service Station Loans



Gas Station Commercial Real Estate Loans

Loan amount ranges from: **\$1,000,000 - \$500,000,000**

Gas/Service Station loans

JTI Funding provides conventional lending all over the United States on loan requests for Gas Station financing. Perhaps you want to add a car wash to your gas station or you found the perfect location to build a new gas station. JTI Funding will provide financing on all types of Gas Station facilities as well as additions to existing gas stations.

JTI Funding will work with you to provide the right loan structure for your Gas Station facility whether it is a purchase, refinance, or new construction.

We can also provide funding on an adjustable rate program based off the "On-Going" concern value as opposed to just real estate value.

Please review our Gas Station financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, and new construction of Gas Station facilities.
<b>Loan Options:</b>	Fixed and Adjustable loans available
<b>Amortization:</b>	15, 20, 25 Years
<b>Term:</b>	5, 10, 20, 25 Years
<b>Loan-to-Value:</b>	Gas Station financing - 65-90% LTV.
<b>Debt Service:</b>	DSCR on Gas Station properties is 1.25-1.50%
<b>Collateral:</b>	Gas Station or convenience store, Car wash facility

When you are dealing with financing for gas stations most banks will not be interested due to potential environmental problems associated with gas stations. Whether it is a truck stop, gas station with convenience store or an auto repair shop, there are possible issues and environmental problems associated with the gas station.

The gas station can have strong financials, the borrower could be strong with experience but the commercial bank will not provide them a loan. JTI Funding will figure out a way to structure the deal so you or your client can finance their gas station.

## Land Loans - Raw, Improved, Development Land Mortgage Financing



Land Loan real estate Financing

Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding provides lending all over the United States on loan requests for land loan financing. Perhaps you want to buy a lot or some land acreage property or you found the perfect location to build a new commercial building. JTI Funding will provide financing on all types of land loan properties as well as entitlement loans for raw land.

JTI Funding will work with you to provide the right loan structure for your land loan property whether it is a purchase, refinance, new construction, or entitlement. We can fund your loan based off the future entitlement value of the land.

Please review our Land Loan financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, new construction, and entitlement of your land.
<b>Loan Options:</b>	Fixed and Adjustable loans available.
<b>Amortization:</b>	3, 5, 15 Years
<b>Term:</b>	3, 5, 15 Years
<b>Loan-to-Value:</b>	Land Loan Financing - 50 - 65% LTV.
<b>Debt Service:</b>	Does Not Apply
<b>Collateral:</b>	Land Loan Property

## Bridge Loans / Short Term Commercial Loans

Bridge Loan / Short Term Commercial Mortgage Loans  
Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding Corporation offers bridge commercial lending programs for developers, owners and real property investors with whom need short term mortgage financing. Bridge loans last for up to three years. For transitional real estate loan assets with experienced borrowers where quick financing is desired.

Typical Commercial Real Estate Bridge Loans are for acquisition, development or rehabilitation financing for transitional assets with upside potential with an emphasis on existing or rehab properties.

**Eligible Property Types:** Commercial real estate properties typically with value added opportunities for bridge loans and hard money loans including multifamily loans, anchored retail loans, multi-tenant industrial loans, multi-tenant office loans, hotel loans, and manufactured housing loans.

<b>Maximum loan to cost:</b>	80% to 92% of cost; may be funded in one or more advances.
<b>Maximum loan to value:</b>	65% to 80% of the real estate completed property value
<b>Minimum DSCR:</b>	1.0DCR provided borrower has funded adequate interest reserves.
<b>Holdbacks:</b>	In some cases the loan will be made at the future value but a portion will be "held back" until improvements are completed or vacancy is decreased or some other value-add goal is met.
<b>Security:</b>	First Mortgage on the property.
<b>Term:</b>	1 to 3 years with extensions as necessary, up to 60 months.
<b>Amortization:</b>	Interest only available
<b>Prepayment terms:</b>	No prepayment penalties
<b>Projects:</b>	All commercial property types can be financed. Developer and contractor must have experience at this type and scale of development.
<b>Recourse:</b>	Yes, with exceptions
<b>Closing costs:</b>	Borrowers are responsible for all due diligence and closings costs (e.g. Appraisal, Phase 1 Environmental, site inspection, title, etc)
<b>Bridge Loans under</b>	\$3M - costs range from \$6,000 to \$12,000
<b>For bridge loans over</b>	\$3M - costs can be \$20,000 or more

Types of Apartment Loan programs range from all types of apartment funds including Fannie Mae, Freddie Mac, FHA/HUD, Conduit, private and portfolio commercial loan programs. Apartment financing permanent and variable interest rate loans with funding terms from 5 to 20 years for stabilized and unstable investment properties. Bridge and construction multifamily loans have short term bridge loans to help in creating real estate cash value in your property. Loan equity and mezzanine/2nd T.D. loans offer cash equity to help add property value over a shorter length of investment time.

Maximum loan dollars on apartments are generally at 75% to 80% of the as is value with interest rates fixed over the 10 year US Treasury bill rate plus spread depending on the investment grade or quality. Occupancy Levels are looked upon favorably between 80% to 90% unless rehab is requested.



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# Mezzanine Loans / Second Trust Deed Loans

Mezzanine Loans and Second Trust Deed commercial loans  
Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding provides conventional mortgage lending all over the United States on Mezzanine Loans and second trust deed loans that can be tailored to meet the needs of borrowers and investors seeking financing for stabilized, value-added, and development opportunities.

Mezzanine or second TD commercial finance loan requests for commercial real estate properties under construction, rehab, or looking to achieve the highest investment mortgage loan to value possible type financing. We have the experience to offer flexible, creative financing high LTV, CLTV or LTC solutions to real estate owners and developers alike.

Whether your high loan to value mortgage purpose is for acquisition, development, rehabilitation, repositioning and/or entity type financing, JTI Funding can give you alternatives financing options with residential development or just refinancing commercial property. JTI Funding will provide financing on all types of second trust deed equity loans or a high end mezz piece to finance commercial properties nationwide.

JTI Funding will work with you to provide the right Mezzanine loan structure secured by second liens or assignments of partnership interests. Commercial property whether it is a purchase, refinance, or new construction. Our programs are competitive solutions if you have a golf course that is performing financially. If you would like us to assist you with your golf course and resort commercial loan please contact us.

Please review our Mezzanine loans and second trust deed commercial loan financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, and new construction of Golf Course and Resort commercial properties.
<b>Loan Options:</b>	Fixed and adjustable rate loans available.
<b>Amortization:</b>	5 Years, to interest only
<b>Term:</b>	2 to 5 Years, extensions are available
<b>Loan-to-Value:</b>	Mezzanine loans and second trust deed Up to 92% loan-to-cost and/or loan-to-value.
<b>Recourse:</b>	Usually non-recourse
<b>Debt Service:</b>	DSCR of 1.05x
<b>Collateral:</b>	Commercial or residential real estate property
<b>Property Types:</b>	Commercial properties, multifamily, condominiums, apartments, office, retail, industrial, hospitality hotels, mixed-use projects, anchored retail, industrial and manufactured housing.
<b>Loan Sizes:</b>	\$2,000,000 to \$25,000,000 on transactions with a total capital structure \$30,000,000 to \$500,000,000 considered on larger commercial real estate transactions.
<b>Prepayment</b>	Negotiable

## Retail Anchored Commercial Loan Financing



### Retail Anchored Commercial Property Loans

Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding provides conventional lending all over the United States on loan requests for Retail Anchored Property financing. Perhaps you want to renovate your Retail Anchored property or you found the perfect location to build a new Retail Anchored property. JTI Funding will provide financing on all types of Retail Anchored properties as well as additions to Retail Anchored properties.

JTI Funding will work with you to provide the right loan structure for your Retail Anchored property whether it is a purchase, refinance, or new construction. We have financed Retail Anchored properties that are both small and large properties. We specialize in providing permanent financing for Retail Anchored properties.

JTI Funding can provide you with either fixed or adjustable rate options depending on your need.

Please review our Retail Anchored Commercial Loan financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, and new construction of Retail Anchored Commercial properties.
<b>Loan Options:</b>	Fixed and adjustable loans available.
<b>Amortization:</b>	15, 20, 25, 30 Years
<b>Term:</b>	10, 20, 25 Years
<b>Loan-to-Value:</b>	Retail Anchored Commercial Property - 75-80% LTV.
<b>Debt Service:</b>	DSCR on Retail Anchored Commercial properties is 1.25%
<b>Collateral:</b>	Retail Anchored Commercial Property

## Retail Unanchored Commercial Loan Financing



Retail Unanchored Commercial Property Loans  
Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding provides conventional lending all over the United States on loan requests for Retail Unanchored Property financing. Perhaps you want to renovate your Retail Unanchored property or you found the perfect location to build a new Retail Unanchored property. JTI Funding will provide financing on all types of Retail Unanchored properties as well as additions to Retail Unanchored properties.

JTI Funding will work with you to provide the right loan structure for your Retail Unanchored property whether it is a purchase, refinance, or new construction. We have financed Retail Unanchored properties that are both small and large properties. We specialize in providing permanent financing for Retail Unanchored properties. JTI Funding can provide you with either fixed or adjustable rate options depending on your need.

Please review our Retail Unanchored Commercial Loan financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, and new construction of Retail Unanchored Commercial properties.
<b>Loan Options:</b>	Fixed and adjustable loans available.
<b>Amortization:</b>	15, 20, 25, 30 Years
<b>Term:</b>	10, 20, 25 Years
<b>Loan-to-Value:</b>	Retail Unanchored Commercial Property - 75-80% LTV.
<b>Debt Service:</b>	DSCR on Retail Unanchored Commercial properties is 1.25%
<b>Collateral:</b>	Retail Unanchored Commercial Property

## Self Storage Loan Financing



Self Storage Loan/Mini Storage Commercial Mortgage Loans  
Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding provides conventional lending all over the United States on loan requests for Self storage financing. We will provide financing on all types of self storage facilities. JTI Funding will work with you to provide the right loan structure for your self storage facility whether it is a purchase, refinance, or construction.

We have financed self storage facilities that are being leased up, are already fully leased, or have yet to start construction.

We specialize in providing permanent financing for self storage projects. JTI Funding can provide you with either fixed or adjustable rate options depending on your need. If you are purchasing a self storage facility that is struggling and needs to be turned around JTI Funding can offer you a loan based off future projections.

This loan is typically amortized over 25 years with a term of 5 years. This gives you the time to turn your self storage property around and then finance it with a longer term fixed rate mortgage.

Please review our self storage financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for purchase and refinances of Self storage loan facilities and Mini self storage loan properties.
<b>Loan Options:</b>	Fixed and adjustable loans available.
<b>Amortization:</b>	25, 30 Years
<b>Term:</b>	10, 15 Years
<b>Loan-to-Value:</b>	Self storage financing - 75% LTV.
<b>Debt Service:</b>	DSCR on Self Storage properties is 1.25-1.30
<b>Collateral:</b>	Self storage or Mini Self Storage real estate facility

## Single Tenant Loan Commercial Financing



Single Tenant "NNN" Commercial Property Loans  
Loan amount ranges from: **\$1,000,000 - \$125,000,000**

JTI Funding provides conventional lending all over the United States on loan requests for Single Tenant Property financing. Perhaps you want to renovate your Single Tenant property or you found the perfect location to build a new Single Tenant property. JTI Funding will provide financing on all types of Single Tenant properties as well as additions to Single Tenant properties.

JTI Funding will work with you to provide the right loan structure for your Single Tenant property whether it is a purchase, refinance, or new construction. We have financed Single Tenant properties that are both credit and non-credit tenants. We specialize in providing permanent financing for Single Tenant properties.

JTI Funding can provide you with either fixed or adjustable rate options depending on your need. Most of the time we need to see the tenant's financials who occupies the building. This shows us that the tenant has financial strength and will remain in that location.

Please review our Single Tenant Commercial Loan financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, and new construction of Single Tenant Commercial properties.
<b>Loan Options:</b>	Fixed and adjustable loans available.
<b>Amortization:</b>	15, 20, 25, 30 Years
<b>Term:</b>	10, 20, 25 Years
<b>Loan-to-Value:</b>	Single Tenant Commercial Property - 75-80% LTV.
<b>Debt Service:</b>	DSCR on Single Tenant Commercial properties is 1.25%
<b>Collateral:</b>	Single Tenant Commercial Property

## Special Purpose Loans / Mixed - Use Loan Financing



Mixed - Use / Special Purpose Commercial Loans  
Loan amount ranges from: **\$1,000,000 - \$125,000,000**

Commercial loans for Non- profits/School loans/Marina loans/Auto Dealership loans/Bed & Breakfasts loans, Movie Theater loans/Amusement Park finance loans and more!

JTI Funding provides conventional lending all over the United States on loan requests for Mixed - Use Special Purpose financing. Perhaps you want to renovate your Mixed - Use / Special Purpose property or you found the perfect location to build a new Mixed - Use / Special Purpose property.

JTI Funding will provide financing on all types of Mixed - Use / Special Purpose properties as well as additions to Mixed - Use / Special Purpose properties. JTI Funding will work with you to provide the right loan structure for your Mixed - Use / Special Purpose property whether it is a purchase, refinance, or new construction.

Please review our Mixed - Use / Special Purpose financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, and new construction of Mixed - Use / Special Purpose properties.
<b>Loan Options:</b>	Fixed and adjustable loans available.
<b>Amortization:</b>	15, 20, 25 Years
<b>Term:</b>	10, 20, 25 Years
<b>Loan-to-Value:</b>	Mixed - Use / Special Purpose - 75-80% LTV.
<b>Debt Service:</b>	DSCR on Mixed - Use / Special Purpose properties is 1.25-1.35%
<b>Collateral:</b>	Mixed - Use / Special Purpose Property

## Owner User Loans/ Owner - Occupied Commercial Business Loans



Owner User, Owner Occupied Commercial real estate business Loan  
Commercial Real Estate Loans  
Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding provides conventional, and SBA government real estate lending all over the United States on owner occupied commercial loan requests for business owner financing. Perhaps you want to start a new business and would to buy some real estate such as a restaurant, marina, car wash, gas station, office building, etc. or you found the perfect location to build a business and need a commercial real estate loan.

JTI Funding will provide financing on all types of owner occupied loans /owner user business loans as well as additions to the business owner's real estate property.

JTI Funding will work with owners or soon to be owner of commercial real estate by providing the right business loan structure for your business facility whether it is a real estate purchase loan, refinance for a better interest rate, cash out, or ground up new business construction loan.

Small Business Owner Finance offers high-leverage commercial financing solutions for SBA 7a loan program, SBA 504 loan program, and conventional and "SBA Look-A-Like" loan programs, and now even Stated Income Loans programs. JTI Funding offers stated income commercial loan programs for business real estate owners with good credit. We can also provide funding on fixed and adjustable interest rate programs based off the "On-Going" business concern value as opposed to just real estate value.

Please review our Owner user loans for business real estate financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, and new construction of Owner occupied real estate properties.
<b>Loan Options:</b>	Fixed rate and adjustable rate loans available.
<b>Amortization:</b>	15, 20, 25, 30 Years
<b>Term:</b>	5, 10, 15, 20, 25, 30 Years
<b>Loan-to-Value:</b>	Owner user business financing up to 90% LTV.
<b>Debt Service:</b>	DSCR on Owner occupied properties is 1.25%
<b>Collateral:</b>	Owner-User/Owner-Occupied commercial real estate property
<b>Property Types:</b>	Medical Office Building Loans, Golf Course Loans, Hotel or Motel Loans, Marina loan, Movie Theater loan, Casino loan, Resort Loan, Hospital loan, Hotel loan, Industrial loan, Parking Garage loan, Religious Loan, Retail loan, School loan, Mini-Storage loan, Assisted Living Facility loan, Auto Dealerships loan, Auto Service



shop loan, Bed and Breakfast Inn loans, Convenience Store loan, Day Care center loan, Funeral/mortuary loan, Gas Station loan, Ground Leases loan, Health Club loan, Restaurant loan, Senior Housing loan, Motel loan, and Coop loans.

When you are dealing with financing for real estate businesses most banks will not be interested due to potential environmental problems, or taking in consideration of the business income opposed to simply the real estate. We also offer stated income business loan programs for borrowers with good credit. Whether it is a day care center loan, Bed and breakfast loan, or convenience store or an auto repair shop loan, there are possible issues and environmental problems associated with the gas station.

JTI Funding will figure out a way to structure the deal so you or your client can finance their owner occupied business mortgage.

## Outlet Mall Shopping Loans



Outlet indoor/Outdoor Mall Commercial Loans  
Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding provides conventional lending all over the United States on loan requests for Outlet Mall financing. Perhaps you want to renovate your Outlet Mall property or you found the perfect location to build a new Outlet Mall property. JTI Funding will provide financing on all types of Outlet Mall properties as well as additions to Outlet Mall properties.

JTI Funding will work with you to provide the right loan structure for your Outlet Mall property whether it is a purchase, refinance, or new construction.

Please review our Outlet Mall financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, and new construction of Outlet Mall Financing.
<b>Loan Options:</b>	Fixed and Adjustable rate loans available.
<b>Amortization:</b>	20, 25, 30 Years
<b>Term:</b>	10, 20, 25 Years
<b>Loan-to-Value:</b>	Outlet Mall - 70-80% LTV.
<b>Debt Service:</b>	DSCR on Outlet Mall properties is 1.25%
<b>Collateral:</b>	Outlet shopping malls for indoor and outdoor mall lending real estate property

## Office Bldg. Loans / Medical Bldg. Loans



Office Building loan and Medical Building loan  
Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding provides commercial real estate lending all over the United States on loan requests for office building and medical facilities for loan financing. Perhaps you want to purchase or refinance an office building or medical office building property. Commercial buildings financed by JTI Funding will provide the lowest in fixed rates and adjustable rate financing options on all types of commercial office and medical buildings nationwide.

JTI Funding will work with you to provide the right commercial investment loan structure for your office/medical real estate property whether it is a purchase, refinance, or new construction project. At times, we can fund your investment loan based off the future entitlement value.

Please review our office building loans and medical office building Loan financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, new construction, and entitlement of your land.
<b>Loan Options:</b>	Fixed and Adjustable rate loans available.
<b>Amortization:</b>	20, 25, 30 Years. We are now offering interest only options for larger loans above \$5,000,000
<b>Term:</b>	5, 7, 10, 15, 25, 30 Years
<b>Loan-to-Value:</b>	Office or medical building Loan Financing - 75%to 80% LTV.
<b>Debt Service:</b>	Minimum DSCR at 1.25x
<b>Collateral:</b>	Commercial real estate office/medical building properties
<b>Recourse:</b>	Usually non-recourse
<b>Property Types:</b>	Office and Medical building property
<b>Prepayment:</b>	Negotiable

## Mobile Home Park Loans



Mobile Home Park Commercial Real Estate Mortgage Loans  
Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding provides conventional and FHA lending all over the United States on loan requests for Mobile home parks and manufactured park financing. Perhaps you want to renovate your mobile home park property or you found the perfect location to build, or purchase a new mobile home park property.

JTI Funding will provide financing on all types of manufactured home parks large and small properties as well as additions and renovations to the roads and community center properties. JTI Funding will work with you to provide the right commercial loan structure for your mobile home park mortgage loan property whether it is a purchase, refinance, or new construction development. We can offer you low fixed or adjustable rate mortgage financing for large and small mobile home park communities nationwide.

If you are purchasing a mobile home park that is struggling and needs to be turned around JTI Funding can offer you a loan based off future projections. This loan is typically amortized over 25 years with a term of 5 years. This gives you the time to turn your investment property around and then finance it with a longer term fixed rate mortgage at a later date. JTI Funding can offer you conventional, conduit financing or FHA loans on your mobile home park real estate.

Please review our Mobile Home Park commercial loan financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, and new construction of mobile home park real estate communities.
<b>Loan Options:</b>	Fixed and Adjustable loans available.
<b>Amortization:</b>	15, 20, 25, 30, 35 Years. MHP's that were built before 1980 and haven't been renovated may require a shorter amortization period.
<b>Term:</b>	5, 7, 10, 20, 25, 30, 35 Years
<b>Loan-to-Value:</b>	Mobile Home Park Financing - 75-90% LTV.
<b>Debt Service:</b>	DSCR on mobile home parks and manufactured properties is 1.11-1.25x
<b>Collateral:</b>	Mobile Home Park real estate Property
<b>Property Types:</b>	Low to high end mobile home parks, with to with skirts, double wides, etc. 1, 2, 3, 4, and 5 star mobile home parks.

## Industrial Building Loans / Warehouse Building Loans



Industrial Building real estate Loans / Warehouse Real Estate Building Loans

Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding provides commercial mortgage loan programs for lending all over the United States on loan requests for industrial and warehouse real estate loan financing. Perhaps you want to buy a building or warehouse acreage property, or you found the perfect property location to build a new commercial building. JTI Funding will provide commercial financing on all types of industrial warehouse properties.

JTI Funding will work with you to provide the right investment loan structure for your warehouse property whether it is a purchase, refinance, or new construction. We can fund your loan based off the future values if property improvements are necessary.

Please review our industrial and warehouse commercial loan financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, new construction, and entitlement of your land.
<b>Loan Options:</b>	Fixed and Adjustable loans available.
<b>Interest Rate:</b>	Fixed rate and adjustable rate spreads over treasuries, LIBOR, or 12 Month Treasury Average. Hybrids are also available upon request.
<b>Amortization:</b>	20, 25, 30 Years
<b>Term:</b>	3, 5, 10, 15, 25 Years
<b>Loan-to-Value:</b>	Industrial and warehouse financing 75 - 90% LTV
<b>Recourse:</b>	Non recourse available.
<b>Debt Service:</b>	Minimum 1.25x.
<b>Collateral:</b>	Industrial and warehouse real estate property
<b>Prepayment:</b>	Negotiable
<b>Assumability:</b>	Yes, subject to lenders approval
<b>Rate Lock:</b>	Rate locks available.

## Health Care Loans /Senior Housing Loans



HealthCare Finance/Senior Housing commercial Loan  
Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding provides conventional, and FHA commercial lending all over the United States on loan requests for assisted living facility loans, skilled nursing loans, congregate care loans and acute care hospital loans. Proposed new construction loans or substantial rehabilitation loans of skilled nursing, assisted living and other specialty care facilities.

Borrowers, owners and investors looking to finance that health care real estate have found that perfect location to build senior housing property. JTI Funding will provide financing on all types of senior housing facilities/properties as well as additions to elderly care properties.

JTI Funding will work with you to provide the right loan structure for your assisted living facility property whether it is to purchase, refinance, or new construction up to 95% for non profit organizations. Assisted Living facilities must provide proper room, board, and continuous protective oversight.

Please review our senior housing loan and hospital real estate loan financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, and new construction of assisted living facilities, skilled nursing, congregate care and hospitals.
<b>Loan Options:</b>	Fixed and Adjustable loans available for new Construction or Substantial Rehabilitation.
<b>Interest Rates:</b>	Fixed rate and adjustable rate loans are determined by market rates at time of interest rate lock.
<b>Amortization:</b>	20, 25, 30, 35, 40 Years FHA construction loans convert into a 40-year, fully amortizing loan
<b>Term:</b>	10, 20, 25, 30, 35, 40 Years
<b>Loan-to-Value:</b>	Health care finance - 70-90% LTV.
<b>Debt Service:</b>	DSCR on healthcare properties is as low as 1.11%
<b>Prepayment:</b>	Yes, negotiable
<b>Recourse:</b>	Usually not required
<b>Collateral:</b>	Healthcare real property financing Assisted living facility real estate mortgage loans, skilled nursing real estate mortgage

loans, congregate care real estate mortgage loans and acute care hospital real estate mortgage loans.

**Assumability:**

Yes, healthcare loan projects are assumable, subject to lender approval

## Hotel Loans / Motel Loan Financing



Hotel and Motel Real Estate Commercial Loans  
Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding provides conventional lending all over the United States on loan requests for Hotel and Motel financing. Perhaps you want to renovate your Hotel and Motel property or you found the perfect location to build a new Hotel and Motel property. JTI Funding will provide financing on all types of Hotel and Motel properties as well as additions to Hotel and Motel properties.

JTI Funding will work with you to provide the right loan structure for your Hotel and Motel property whether it is a purchase, refinance, or new construction. We can offer you fixed or adjustable rate loans for independent, limited-service, full-service, and extended stay facilities.

If you are purchasing a hotel/motel that is struggling and needs to be turned around JTI Funding can offer you a loan based off future projections. This loan is typically amortized over 25 years with a term of 5 years. This gives you the time to turn your hotel/motel around and then finance it with a longer term fixed rate mortgage. JTI Funding can offer you SBA, Conventional, or Conduit financing for your hotel/motel financing.

Please review our Hotel and Motel commercial loan financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, and new construction of Hotel and Motel properties.
<b>Loan Options:</b>	Fixed and Adjustable loans available.
<b>Amortization:</b>	15, 20, 25, 30 Years
<b>Term:</b>	10, 20, 25 Years
<b>Loan-to-Value:</b>	Hotel and Motel Financing - 75-80% LTV.
<b>Debt Service:</b>	DSCR on Hotel and Motel properties is 1.25-1.50%
<b>Collateral:</b>	Hotel and Motel Property
<b>Property Types:</b>	Independent, Limited-Service, Full-Service, and Extended-Stay facilities



## Health Care Loans /Senior Housing Loans



HealthCare Finance/Senior Housing commercial Loan  
Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding provides conventional, and FHA commercial lending all over the United States on loan requests for assisted living facility loans, skilled nursing loans, congregate care loans and acute care hospital loans. Proposed new construction loans or substantial rehabilitation loans of skilled nursing, assisted living and other specialty care facilities.

Borrowers, owners and investors looking to finance that health care real estate have found that perfect location to build senior housing property. JTI Funding will provide financing on all types of senior housing facilities/properties as well as additions to elderly care properties.

JTI Funding will work with you to provide the right loan structure for your assisted living facility property whether it is to purchase, refinance, or new construction up to 95% for non profit organizations. Assisted Living facilities must provide proper room, board, and continuous protective oversight.

Please review our senior housing loan and hospital real estate loan financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, and new construction of assisted living facilities, skilled nursing, congregate care and hospitals.
<b>Loan Options:</b>	Fixed and Adjustable loans available for new Construction or Substantial Rehabilitation.
<b>Interest Rates:</b>	Fixed rate and adjustable rate loans are determined by market rates at time of interest rate lock.
<b>Amortization:</b>	20, 25, 30, 35, 40 Years FHA construction loans convert into a 40-year, fully amortizing loan
<b>Term:</b>	10, 20, 25, 30, 35, 40 Years
<b>Loan-to-Value:</b>	Health care finance - 70-90% LTV.
<b>Debt Service:</b>	DSCR on healthcare properties is as low as 1.11%
<b>Prepayment:</b>	Yes, negotiable
<b>Recourse:</b>	Usually not required
<b>Collateral:</b>	Healthcare real property financing Assisted living facility real estate mortgage loans, skilled nursing real estate mortgage

loans, congregate care real estate mortgage loans and acute care hospital real estate mortgage loans.

**Assumability:**

Yes, healthcare loan projects are assumable, subject to lender approval

## Golf Course Loans/ Casino Gaming Loans



Golf Course Loan / Casino Finance Commercial Loans  
Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding provides conventional lending all over the United States on loan requests for Golf Course and Resort Commercial financing. Perhaps you are building a Golf Course and Resort property with residential development or just refinancing Golf Course and Resort property. JTI Funding will provide financing on all types of Golf Course and Resort Commercial properties.

JTI Funding will work with you to provide the right loan structure for your Golf Course and Resort Commercial property whether it is a purchase, refinance, or new construction. Our programs are competitive solutions if you have a golf course that is performing financially. If you would like us to assist you with your golf course and resort commercial loan please contact us.

Please review our Golf Course and Casino commercial real estate loan financing options below:

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, and new construction of Golf Course and Resort commercial properties.
<b>Loan Options:</b>	Fixed and adjustable loans available.
<b>Amortization:</b>	15, 20, 25 Years
<b>Term:</b>	7, 10 Years
<b>Loan-to-Value:</b>	Golf Course / Resort Commercial Financing - 75% LTV.
<b>Debt Service:</b>	DSCR on Golf Course / Resort Commercial properties is 1.50%
<b>Property Types:</b>	Casino gaming loans, Golf Course loans for public and private course, and Resorts.
<b>Collateral:</b>	Golf Course / Casino Resort Commercial Property

## Apartment Loans / Multifamily Mortgage Loans



### Apartment / Multifamily Mortgage Loans

Loan amount ranges from: **\$1,000,000 - \$500,000,000**

JTI Funding Corporation, finances multifamily unit apartment loans nationwide. Our commercial lending programs are outlined from our Multifamily Finance Group with loan amounts from \$1,000,000 to \$500,000,000. Apartment loans five units and up, are the number one chosen loan product in the commercial capital lending market.

Multifamily apartment lenders are highly competitive when it comes to your apartment mortgage business and have commercial financing terms at the lowest apartment financing rates and terms. With the wide variety of apartment real estate, we have several investment mortgage loan products to meet your lending needs at or below current market interest rates.

<b>Location:</b>	Nationwide
<b>Type:</b>	We provide financing for acquisitions, refinances, and new construction of Apartment and Multifamily properties.
<b>Loan Options:</b>	Fixed and adjustable loans are available.
<b>Amortization:</b>	15, 20, 25, 30, 40 Years
<b>Term:</b>	10, 20, 25, 40 Years
<b>Loan-to-Value:</b>	Multifamily and Apartment Financing - 75-90% LTV.
<b>Debt Service:</b>	DSCR on apartment loans and Multifamily properties is 1.11-1.20%
<b>Collateral:</b>	Apartment investment mortgage loans on real property
<b>Property Types:</b>	Multifamily apartment units with 5 - units and up.
<b>Loan Types:</b>	Conventional, FHA, Fannie Mae and Freddie Mac
<b>Eligible Properties:</b>	<ul style="list-style-type: none"><li>• Existing apartment properties with 5+ units limited mixed use acceptable</li><li>• No properties with deferred maintenance in excess of 5% of value</li><li>• Mixed-use multifamily apartment loans with retail on the bottom floor.</li><li>• Conduit Loans of large multifamily properties with 20 or more units</li><li>• Permanent, construction or substantial rehabilitation</li></ul>
<b>Loan programs:</b>	<ul style="list-style-type: none"><li>• Highly competitive with a wide array of rate plans including:</li></ul>

- 3, 5, 7, 10, 15, 25, 30, 35 and 40 year fixed interest rate terms.
- 10, 15, 25, 30, 35, and 40 year fixed and variable rate loan amortizations
- 3, 5, and 10 year interest only loan structures are available.

**Prepayment:** Pre-payment penalties are common when searching for the best and lowest fixed rate of the market. Loan choices can range from fixed declining with yield maintenance, loan defeasance, declining 5,4,3,2,1, or 3,2,1 options...or no prepay penalty with higher rate and fee options are available. Apartment loans may or may not require recourse or personally guarantees.

**Personal Guarantee:** Non- Recourse and Recourse options

**Minimum DCR:** 1.11 based on today's mortgage interest rates along the requested loan constant

**Fees:** Loan amounts below \$3,000,000., costs will range from \$6,000 to \$12,000. Loan Amounts over \$3,000,000., costs can be \$20,000 or more. Borrowers are responsible for all due diligence and closings costs (Appraisal, Environmental, Engineering site inspection, title, etc.)

**Loan-to-Value:**

- 90% for construction
- 85% for purchase or refinance
- 75% for cash out refinance

**Rate Lock:** 60-day lock-in is available, advanced deposit is required and credited towards loan closing.

Types of Apartment Loan programs range from all types of apartment funds including Fannie Mae, Freddie Mac, FHA/HUD, Conduit, private and portfolio commercial loan programs. Apartment Financing permanent and variable interest rate loans with funding terms from 5 to 20 years for stabilized and unstable investment properties. Bridge and construction multifamily loans have short term bridge loans to help in creating real estate cash value in your property. Loan equity and mezzanine/2nd T.D. loans offer cash equity to help add property value over a shorter length of investment time.

Maximum loan dollars on apartments are generally at 75% to 80% of the as is value with interest rates fixed over the 10 year US Treasury bill rate plus spread depending on the investment grade or quality. Occupancy Levels are looked upon favorably between 80% to 90% unless rehab is requested.

Call or E-mail Us For a Free  
Commercial Real Estate Mortgage Loan Evaluation

PO Box 3112, Warrenton, VA 20188  
Office: 540.341.4180 . Fax: 815.572.0099  
[info@djaapex.net](mailto:info@djaapex.net)

JTI Funding  
 PO BOX 531  
 Haymarket, VA 20168  
 Phone: 540.341.4180

**Fax the following to your Apex Loan Officer:**

1. LOAN REQUEST FORM	3. TRI-MERGED CREDIT REPORT
2. LOAN APPLICATION (1003)	(dated within 30 days)
4. APPRAISAL, IF AVAILABLE	

**Please Fax to 815-572-0099**

## LOAN REQUEST FORM

### SOURCE

BROKER	PHONE (INCLUDING EXT.)	FAX
CONTACT	E-MAIL ADDRESS	LICENSE TYPE <input type="checkbox"/> BROKER <input type="checkbox"/> LENDER

### ADMINISTRATION

AAPEX ACCOUNT EXECUTIVE	CALL CENTER REPRESENTATIVE Dex Johnson	SUBMISSION DATE
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### BORROWER(S)

NAME	NAME #2
GUARANTOR	GUARANTOR #2
CREDIT SCORES	CREDIT SCORES

BORROWER(S) WILL BE

<input type="checkbox"/> INDIVIDUAL(S)	<input type="checkbox"/> CORPORATION/LLC [TIN _____]
<input type="checkbox"/> PARTNERSHIP	<input type="checkbox"/> OTHER (PLEASE SPECIFY): _____
<input type="checkbox"/> % OF CORPORATION OWNED BY BORROWER _____	

### PROPERTY

ADDRESS	CITY	STATE	ZIP
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**COMMERCIAL PROPERTY TYPE**

<b>TIER 1</b> <input type="checkbox"/> MULTIFAMILY <input type="checkbox"/> MIXED-USE <b>TIER 2</b> <input type="checkbox"/> OFFICE <input type="checkbox"/> RETAIL <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> MOBILE HOME PARK (less than 25% RV) <input type="checkbox"/> SELF-STORAGE <input type="checkbox"/> AUTO SERVICES	<b>TIER 3</b> <input type="checkbox"/> FLAGGED HOSPITALITY <input type="checkbox"/> ROOMING HOUSE <input type="checkbox"/> MARINAS (w/ Ocean Access) <input type="checkbox"/> CAMPGROUND <input type="checkbox"/> BED & BREAKFAST	<b>TIER 4</b> <input type="checkbox"/> DAY CARE CENTER <input type="checkbox"/> UNFLAGGED HOSPITALITY <input type="checkbox"/> EDUCATION <input type="checkbox"/> RESTAURANT <input type="checkbox"/> CAR WASH <input type="checkbox"/> MOBILE HOME PARK (greater than 25% RV) <input type="checkbox"/> GOLF COURSE <input type="checkbox"/> LIGHT INDUSTRIAL <input type="checkbox"/> FUNERAL HOMES	<input type="checkbox"/> MARINAS (w/lake access only) <input type="checkbox"/> RV PARK (no mobile homes) <input type="checkbox"/> SPECIAL PURPOSE (describe) _____ _____ _____
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NO. OF UNITS	OCCUPANCY%	OWNER OCCUPANCY %	OTHER COMMENTS
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OCCUPANCY <input type="checkbox"/> BUSINESS OWNER OPERATED <input type="checkbox"/> BUSINESS INVESTMENT	PRIMARY RESIDENCE DOES BORROWER RESIDE IN PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO
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### PROPOSED LOAN TRANSACTION

LOAN PROGRAM <input type="checkbox"/> 2/6 MONTH PRIME ARM <input type="checkbox"/> FIXED <input type="checkbox"/> 5/6 MONTH PRIME ARM <input type="checkbox"/> 1 YEAR ARM	PURPOSE <input type="checkbox"/> PURCHASE <input type="checkbox"/> RATE/TERM REFI <input type="checkbox"/> CASH-OUT REFI
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REAL ESTATE VALUE \$	SOURCE OF VALUE <input type="checkbox"/> APPRAISAL <input type="checkbox"/> SALES PRICE (IF PURCHASE) <input type="checkbox"/> ESTIMATE	APPRAISAL DATE
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REQUESTED LOAN AMT \$	LTV %	CLTV %	SOURCE OF 2ND	GIFTS \$
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ORIGINAL COST (REFI) \$	USE OF PROCEEDS (REFI)	CLOSING COSTS: \$ _____	CASH-OUT: \$ _____
DATE PURCHASED ____/____/____	PAY OFF MTG: \$ _____	PAY OFF TAXES: \$ _____	PURPOSE OF C/O: _____

RATE	TERM <input type="checkbox"/> 15 YEAR <input type="checkbox"/> 20 YEAR <input type="checkbox"/> 25 YEAR <input type="checkbox"/> 30 YEAR	Apex DISCOUNT POINTS 3-5 pts	BROKER POINTS Up to 2 pts	YIELD SPREAD TO BROKER n/a
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**PLEASE CONSULT YOUR LOAN OFFICER ON PREPAYMENT PENALTIES THAT APPLY BASED ON TERM OF LOAN**

### COMMENTS

The broker must disclose any ownership interest maintained in any service provider as well as any other conflict of interest in transaction.  
*Apex is authorized to send any and all communications, rate sheets, product information and advertisements to the facsimile number provided above.* **BROKER SIGNATURE** \_\_\_\_\_

## **Items For Private COMMERCIAL and Raw Land Financing Loans**

**24-48 hour underwriting decisions ... guaranteed!**

### **Items needed for 24-hour Underwriting:**

1. 1003 Loan Application FULLY complete a 1003 on the borrower. Unless the borrower and co-borrower are married, we will need a separate 1003 for each borrower. Please state ALL income, assets, real estate owned and liabilities. It is very important that the 1003 is filled out completely, accurately, and is legible and is accompanied by a current financial statement (less than 6 months old).
2. Signed Tax Returns for 2 most recent years. (Corporate and Individual, if applicable.)
3. Borrower's credit report.
4. YTD Operating Statement for subject Property
5. Rent rolls and copies of all rental/lease agreements.
6. Appraisal or Documentation of Estimated Value
7. Written "Use of Proceeds" letter
8. Color pictures of subject property

*Note: Apex underwrites based on **as is** income and value. We do not utilize projections.*

### **Additional items needed to close transaction**

1. Title Report (if available) -- Have ordered.
2. Purchase and Sale Agreement, if applicable.
3. Attorney opinion letter regarding applicability of State Usury Laws
4. Insurance Agent name and phone number.
5. Current year property tax statement for all parcels.
6. Assignment of appraisal and appraiser's authorization to use the appraisal in a public offering.

**If the Borrower is a Corporation/LLC/Partnership or**

**Trust:**

1. Articles of Incorporation.
2. Corporate Resolution authorizing the loan, and the officer(s) authorized to execute the loan documents.
3. LLC Certificate of Organization and Operating Agreement (Resolution required).
4. Copies of the Partnership/ Trust Agreement.

**Disclosures: Please note: Commercial loans, commercial mortgage and commercial finance loans are always subject to property value and credit analysis. Rates and terms for commercial loans, commercial mortgages and commercial finance loans may vary based on City and State and not all property types are eligible in all areas. Finally, commercial loans, commercial mortgages and commercial finance loans are never guaranteed and may require additional collateral.**