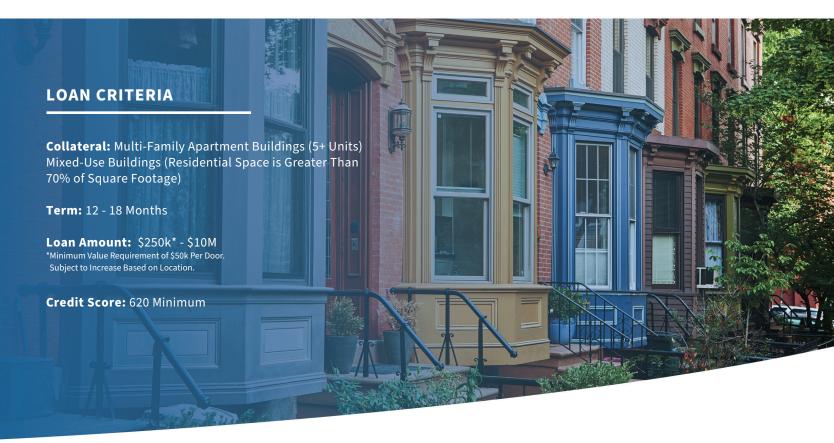


STABILIZED BRIDGE PROGRAM MULTI-FAMILY



LEVERAGE BASED ON EXPERIENCE

	MAXIMUM LOAN-TO-VALUE (LTV)	MAXIMUM LOAN-TO-COST (LTC)
Purchase	Up to 75% of the As-Is Value	Up to 75% of the As-Is Value
Refinance	Up to 70% of the As-Is Value	N/A
Cash-Out	Up to 65% of the As-Is Value	N/A

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STABILIZED BRIDGE PROGRAM SINGLE-FAMILY



LEVERAGE BASED ON EXPERIENCE

	MAXIMUM LOAN-TO-VALUE (LTV)	MAXIMUM LOAN-TO-COST (LTC)
Purchase	Up to 75% of the As-Is Value	Up to 80% of the As-Is Value
Refinance	Up to 65% of the As-Is Value	N/A
Cash-Out	Up to 60% of the As-Is Value	N/A

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