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August 22, 2011

Please Review the Entire Rate Sheet for Additional Loan & Submission Guidelines

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	FIXED LOAN TERM	START RATE*	LOAN AMOUNT	INTEREST INDEX	DEBT SERVICE COVERAGE (DSCR)	LOAN TO VALE	LOAN TERM	AMORTIZATION	COMMENTS
CONSTRUCTION									
Most Commercial Property Types	Fixed Rate	4.95%	\$2,000,000 & up	N/A	1.25X	90%	Up to 36 Months	Interest Only	Construction Funding Convertible to 10-Year Permanent Financing
MULTI-FAMILY									
Apartment 5+ Units	5 Year Fixed Rate	3.43%	\$2,000,000 & up	N/A	1.25X	Up to 80% (Refi 75%)	5 Years	30 Years	4-1/2 Year Yield Maintenance
Apartment 5+ Units	7 Year Fixed Rate	4.03%	\$2,000,000 & up	N/A	1.25X	Up to 80% (Refi 75%)	7 Years	30 Years	6-1/2 Year Yield Maintenance
Apartment 5+ Units	10 Year Fixed Rate	4.42%	\$2,000,000 & up	N/A	1.25X	Up to 80% (Refi 75%)	10 Years	30 Years	9-1/2 Year Yield Maintenance
Apartment 5+ Units	30 Year Fixed Rate	Call for Rate	\$2,000,000 & up	N/A	1.25X	Up to 80% (Refi 75%)	30 Years	30 Years	15-1/2 Year Yield Maintenance
Apartment 5+ Units	6 Month LIBOR ARM	4.35%	\$2,000,000 & up	6 month LIBOR	1.25X	Up to 70% (Refi 65%)	30 Years	30 Years	Prepayment 3-2-1
Apartment 5+ Units	3 Year Fixed Rate	4.65%	\$2,000,000 & up	6 month LIBOR	1.25X	Up to 70% (Refi 65%)	30 Years	30 Years	Prepayment 3-2-1
Apartment 5+ Units	5 Year Fixed Rate	4.80%	\$2,000,000 & up	6 month LIBOR	1.25X	Up to 70% (Refi 65%)	30 Years	30 Years	Prepayment 5-4-3-2-1
Apartment 5+ Units	7 Year Fixed Rate	5.41%	\$2,000,000 & up	6 month LIBOR	1.25X	Up to 70% (Refi 65%)	30 Years	30 Years	Prepayment 5-5-5-4-3-2-1
Apartment 5+ Units	10 Year Fixed Rate	5.95%	\$2,000,000 & up	6 month LIBOR	1.25X	Up to 70% (Refi 65%)	30 Years	30 Years	Prepayment 5-5-4-4-3-3-2-2-1-1
Apartment 5+ Units	3 Year Fixed Rate	3.21%	\$2,000,000 & up	N/A	1.25X	Up to 75% (Refi 65%)	3 Years	25 Years	No Prepayment Penalty
Apartment 5+ Units	5 Year Fixed Rate	4.52%	\$2,000,000 & up	N/A	1.25X	Up to 75% (Refi 65%)	5 Years	25 Years	5 Year Yield Maintenance
RETAIL									
Anchored or Unanchored and Single Tenant	3 Year Fixed Rate	3.21%	\$2,000,000 & up	N/A	1.25X	Up to 75% (Refi 65%)	3 Years	25 Years	No Prepayment Penalty
Anchored or Unanchored and Single Tenant	5 Year Fixed Rate	4.52%	\$2,000,000 & up	N/A	1.25X	Up to 75% (Refi 65%)	5 Years	25 Years	5 Year Yield Maintenance



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RETAIL									
Anchored or Unanchored and Single Tenant	10 Year Fixed Rate	5.93%	\$2,000,000 & up	N/A	1.25X	Call for Details	10 Years	25 Years	10 Year Yield Maintenance
OFFICE									
Office & Medical Office Buildings & Complexes	3 Year Fixed Rate	3.21%	\$2,000,000 & up	N/A	1.25X	Up to 75% (Refi 65%)	3 Years	25 Years	No Prepayment Penalty
Office & Medical Office Buildings & Complexes	5 Year Fixed Rate	4.52%	\$2,000,000 & up	N/A	1.25X	Up to 75% (Refi 65%)	5 Years	25 Years	5 Year Yield Maintenance
Office & Medical Office Buildings & Complexes	10 Year Fixed Rate	5.93%	\$2,000,000 & up	N/A	1.25X	Call for Details	10 Years	25 Years	10 Year Yield Maintenance
WAREHOUSE									
Light Industrial & Warehouse	3 Year Fixed Rate	3.21%	\$2,000,000 & up	N/A	1.25X	Up to 75% (Refi 65%)	3 Years	25 Years	No Prepayment Penalty
Light Industrial & Warehouse	5 Year Fixed Rate	4.52%	\$2,000,000 & up	N/A	1.25X	Up to 75% (Refi 65%)	5 Years	25 Years	5 Year Yield Maintenance
Light Industrial & Warehouse	10 Year Fixed Rate	5.93%	\$2,000,000 & up	N/A	1.25X	Call for Details	10 Years	25 Years	10 Year Yield Maintenance
MOBILE HOME PARKS									
Mobile Home Parks	6 Month LIBOR ARM	4.35%	\$2,000,000 & up	6 month LIBOR	1.25X	Up to 70% (Refi 65%)	30 Years	30 Years	Prepayment 3-2-1



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MOBILE HOME PARKS									
Mobile Home Parks	3 Year Fixed Rate	4.65%	\$2,000,000 & up	6 month LIBOR	1.25X	Up to 70% (Refi 65%)	30 Years	30 Years	Prepayment 3-2-1
Mobile Home Parks	5 Year Fixed Rate	4.80%	\$2,000,000 & up	6 month LIBOR	1.25X	Up to 70% (Refi 65%)	30 Years	30 Years	Prepayment 5-4-3-2-1
Mobile Home Parks	7 Year Fixed Rate	5.41%	\$2,000,000 & up	6 month LIBOR	1.25X	Up to 70% (Refi 65%)	30 Years	30 Years	Prepayment 5-5-5-4-3-2-1
Mobile Home Parks	10 Year Fixed Rate	5.95%	\$2,000,000 & up	6 month LIBOR	1.25X	Up to 70% (Refi 65%)	30 Years	30 Years	Prepayment 5-5-4-4-3-3-2-2-1-1
MIXED USE									
Mixed Use Properties	3 Year Fixed Rate	3.21%	\$2,000,000 & up	N/A	1.25X	Up to 75% (Refi 65%)	3 Years	25 Years	No Prepayment Penalty
Mixed Use Properties	5 Year Fixed Rate	4.52%	\$2,000,000 & up	N/A	1.25X	Up to 75% (Refi 65%)	5 Years	25 Years	5 Year Yield Maintenance
Mixed Use Properties	10 Year Fixed Rate	5.93%	\$2,000,000 & up	N/A	1.25X	Call for Details	10 Years	25 Years	10 Year Yield Maintenance
BRIDGE & MEZZANINE LOANS									
Most Commercial Properties	Adjustable	10.00%	\$2,000,000 & up	Prime	1.25X	Up to 90%	Up to 60 Months	Interest Only	Rates Based upon Property Quality, Credit Strength, & Feasibility

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ADDITIONAL NOTES

Interest Rates Shown are computed as of August 22, 2011.

*Start Rate based upon the Property Quality, Credit Strength of Applicant, Feasibility of the Project, and Exit Strategy.

Transactional Costs will vary with each loan, which include and may not be limited to legal, title, survey, recording fees, appraisal, environmental studies, structural engineering, site inspection, and other third party reports. Transactional Costs may also include mortgagee's legal and audit costs.

Loans may require a Special Purpose Entity.

A non-refundable Project Analysis and Evaluation Fee is required prior to submission for a Letter of Intent for each Loan Program, and will vary depending upon the loan amount.

Each loan transaction is evaluated on a case-by-case basis and may have a final Term Sheet that may or may not reflected the terms above.

The Loan to Value Ratios (LTV) are based upon the lesser of the purchase price or the appraised valuation of the property.

Do not make financial decisions based upon this information and the Commercial Mortgage Rates shown above. Capital Funding of America assumes no liability for any errors or omissions made herein.

The Mortgagor understands that the issuance of a Letter of Intent, subsequent Term Sheet, or Loan are subject to Capital Funding of America's sole determination and discretion, without limitation or exception.

The material provided herein is solely informational, and shall not be constituted as an offer to provide or the solicitation of an offer to make a loan.

Rates and Programs are subject to change and withdrawal without notice.

IMPORTANT: Not all Programs are available through Capital Funding of America in every state.



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REQUIREMENTS FOR ISSUANCE OF A LETTER OF INTENT:

Refinancing:

- Income statement and budget reflecting a stabilized net operating profit with explanation as to how achieved.
- The amount of the present debt for all mortgages, both first and second mortgages.
- The original paid in equity provided at the initial acquisition date-no matter how old.
- Define any rehabilitation, updating, or repairs that are going to be done with the refinancing.
- Outline any other liens, major liabilities, etc. that are going to be paid off with the refinance.
- An available appraisal or letter of opinion.
- Digital Photos of subject property and surrounding area.

Acquisitions:

- Pro Forma Net Operating Statement
- Historical income statements and budgets reflecting stabilized net operating profit with explanation as to how it was arrived.
- Define any rehabilitation, updating, or repairs that are going with the financing.
- An available appraisal or letter of opinion.
- Digital Photos of subject property and surrounding area.

New Construction or Substantial Rehabilitation:

- Pro Forma Net Operating Statement
- Land Debt to Value
- Simple recap of Construction Costs
- An available appraisal or letter of opinion.
- Digital Photos of subject property and surrounding area.

NOTES TO RATE SHEET:

- (1) Maximum loan amount based upon appraised value established by approved MAI appraisal, and/or the DSCR. All Third Party Reports, i.e., appraisal, credit report, environmental studies, property condition report, title, and legal will be ordered by CFoA, and will be paid by Mortgagor.
- (2) Start Rate is adjusted predicated on LTV, property type, condition of property, stabilization, credit, DSCR, and other loan dynamics. Rates are effective at the time of rate lock-in. Yield maintenance, defeasance, or stepped pre-payment fees may be required for early payoff.
- (3) Spread will vary with Property Type.
- (4) Lower LTV can have a downward effect on Interest Rate. Appraisal and DSCR can affect the maximum loan available.
- (5) The loan has a balloon payment due at the end of the term if indicated.
- (6) The borrower will be required to provide financial information for the borrowing entity and the principals.
- (7) 15 year loans are available on certain Property Types and loan amounts. Please check with a Loan Officer for details.
- (8) Borrower will be required to advance payment for preliminary business entity and personal credit reports.