

Commercial - Risk Grade Factors

Factor	1	2	3	4	5	6	7
Global Cash Flow	≥ 2.50	2.49 – 1.75	1.74 – 1.25	1.24 – 1.10	1.09 – 1.00	0.99 – 0.75	≤ 0.74
Credit Score	≥ 751	750 – 725	724 – 675	674 – 650	649 – 625	624 – 600	≤ 599
Cash Flow Coverage	≥ 2.50	2.49 – 1.75	1.74 – 1.10	1.09 – 1.00	0.99 – 0.75	0.74 – 0.50	≤ 0.49
Collateral LTV	1.00 – 25.00	26.00 – 40.00	41.00 – 59.00	60.00 – 79.00	80.00 – 89.00	90.00 – 99.00	≥ 100
Subjective Grade	Very Good	Good	Average	Poor	Very Poor	Exception	NA