



## Lender Program Recap

Loan Amount:	\$750,000 - \$7,000,000	
Loan-to-Value:	Up to 75%, but up to 80% for Newer Multifamily	
Debt Service Coverage:	1.20x	
Markets:	State of Iowa, Omaha and Lincoln, Nebraska, Chicago, IL Suburbs (Construction Loans only considered in the State of Iowa)	
Loan Term:	5 or 7 Year Fixed Rate	
Interest Rates:	Today's Rate: 6.10% - 6.50%, based off a spread over the 5 Year Treasury <i>Interest Rates are subject to change</i>	
Amortization:	Up to 25 Years	
Lender Fee:	30 Basis Points on Non-Construction Loans	
Prepayment Penalty:	1% until Final Six (6) Months of Note <b>ONLY if Refinanced by another Lender</b>	
Product Type:	*Historic Tax Credit  *Affordable Housing  *Industrial	*Multifamily  *Retail  *General Purpose Real Estate

**Please call Alan at (585) 303-2423 for additional information**