



3 Year Fixed Rates

	Investor 1-4	Traditional I	Traditional II
	Non-Owner Occupied SFR Condo, 2-4 Unit	5 + Unit Multifamily & Mixed-Use	Office Retail, Warehouse, Self Storage, Automotive Service (no gas stations)
Loan To Value	Max 70% *	Max 75%	Max 70%
FICO ≥ 750	7.49%	7.49%	7.99%
FICO 700-749	7.74%	7.74%	8.24%
FICO < 700	8.24%	8.24%	8.75%

Rates & Terms	Purpose Purchase, Rate-Term Refinance, Cash-Out Refinance Loan Amounts \$75K - \$5MM (Investor 1-unit max loan amount- \$750K) (Investor 2-4 max loan amount- \$2MM) (Min loan amount on traditional I&II- \$100K) Amortization/Term 30 year fully amortized loan/ 30 year term (Loans fixed for first 3 yrs) Index / Margin / Cap WSJ Prime + 4%. Rate Caps = 2/1/6 Prepayment Penalty(s) Investor 1-4: 3 yr fixed = 3%, 3%, 3% (Minimum Prepay on all loans = 1 Traditional: 3 yr fixed= 5%, 5%, 5% 1-6 residential units in NJ = no prepay, add 1% to rate Loans < \$250K add 50 BPS to the above mentioned rate (Traditional I & II Only) Rate Add-Ons add 25 BPS to Investor 1-4 rates for the following states: NY, PA, CT, NJ, FL * LTV Limitations Investor 2-4 loans ≥ \$1MM = 65% max LTV
General Guidelines	Lending Locations Nationwide Income Verification Simple Documentation Credit Score 650 Minimum (mid FICO) CLTV 80% Maximum CLTV 1st Time Buyer, Investor Reduce maximum LTV by 5% (Ineligible for Investor 1 -unit) Assumability Loans are assumable at Lender's approval - 1% fee Impounds Required for property taxes & insurance Asset Verification 3 Mo. Source & seasoning. No seasoning reduce max LTV by 5% Appraisal Process & Fee Contact your Loan Officer to hear about our streamlined process and cost

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