



Welcome to HalCompton.com

Firstline Mortgage. Inc.

Your Commercial Loan Experts



NATIONWIDE APARTMENT LOANS

Rates effective for the Month of January 2012

5 Year		LTV	DCR	Yield Maintenance	Treasury Yield	Spread	Rate At Par	Options
Tier 2	75-80%	1.25	4.5 Years	1.37%	2.88%	4.25%	* 0.16% to the rate for 0.50% rebate	
Tier 3	65%	1.35	4.5 Years	1.37%	2.68%	4.05%	* 0.32% to the rate for 1% rebate	
Tier 4	55%	1.55	4.5 Years	1.37%	2.46%	3.83%	* 0.5% to the rate for 3 year YM	
7 Year		LTV	DCR	Yield Maintenance	Treasury Yield	Spread	Rate At Par	Options
Tier 2	75-80%	1.25	6.5 Years	2.11%	2.72%	4.83%	* 0.13% to the rate for 0.50% rebate	
Tier 3	65%	1.35	6.5 Years	2.11%	2.52%	4.63%	* 0.26% to the rate for 1% rebate	
Tier 4	55%	1.55	6.5 Years	2.11%	2.30%	4.41%	* 0.35% to the rate for 3 year YM	
10 Year		LTV	DCR	Yield Maintenance	Treasury Yield	Spread	Rate At Par	Options
Tier 2	75-80%	1.25	9.5 Years	2.82%	2.55%	5.37%	* 0.10% to the rate for 0.50% rebate	
Tier 3	65%	1.35	9.5 Years	2.82%	2.35%	5.17%	* 0.20% to the rate for 1% rebate	
Tier 4	55%	1.55	9.5 Years	2.82%	2.13%	4.95%	* 0.30% to the rate for 7 year YM	
7 Year with Option to Convert to Fixed After 1 year		LTV	DCR	Yield Maintenance	LIBOR	Spread	Rate	Options
Tier 2	75-80%	1.0	1 Year lockout w/ 1% thereafter	0.1858%	3.00%	3.19%	* 0.16% to the rate for 0.50% rebate	
Tier 3	65%	1.1		0.1858%	2.80%	2.99%	* 0.16% to the rate for 0.50% rebate	
Tier 4	55%	1.3		0.1858%	2.58%	2.77%	* 0.16% to the rate for 0.50% rebate	

Notes

- * All loans are amortized over 30 years.
- * Add 10 bpts for loans between \$1 to \$3 MM; Add 10 bpts outside of large MSA (Boston, Chicago, LA, NY, Sacramento, SD, SF, Seattle, D.C.)
- * Application Fees: Fixed \$4,500 in Large MSAs & \$8,500 for all others; Adj \$9,500 in Large MSAs & \$13,500 for all others
- * Call for loans above \$5 million and pricing for student housing, mobile home parks, and senior housing

**For more information call
Hal Compton**

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*Yield Maintenance