



DFI Loan Purchase Rate + Term Grid (Non-Consumer)

1 Year to 7 Year Product - Short Term and Transitional Adjustable Loans Tied to Prime

CATEGORY	MIN. INTEREST EARNED	A	A -	B	C	D	Notes
1 Year Interest Only Bridge Loan	6 Months	P + 2.25%	P + 2.75%	P + 3.50%	P + 4.00%	P + 6.00%	
6 - 18 Month Construction Loan	9 Months	P + 2.25%	P + 2.75 %	P + 3.50%	P + 4.00%	Not Available	9 Month Maximum Construction Term for Residential Property
3 Year Construction / Mini-Perm Loan	24 Months	P + 2.50% to 2.00% (see Notes)	P + 3.00% to 2.50% (see Notes)	P + 3.75% to 3.25% (see Notes)	P + 4.25% to 3.75% (see Notes)	Not Available	MARGIN STEPS DOWN by 50 bp When Construction is Complete
3 Year Interest Only Transitional Loan	24 Months	P + 2.00%	P + 2.50 %	P + 3.25%	P + 3.75%	P + 5.75%	
15 Year Amortization / 3 Year Maturity Loan	24 Months	P + 1.25%	P + 1.50%	P + 2.25%	P + 2.75%	P + 4.75%	
5 Year Interest Only Transitional Loan	30 Months	P + 1.75% to 2.50% (see Notes)	P + 2.25% to 3.00% (see Notes)	P + 3.00% to 3.50% (see Notes)	P + 3.25% to 4.00% (see Notes)	P + 5.25% to 6.00% (see Notes)	MARGIN STEPS UP by 75 bp After 3 Years
15 Year Amortization / 5 Year Maturity	30 Months	P + 1.25	P + 1.75% to 2.25% (see Notes)	P + 2.50% to 3.75% (see Notes)	P + 3.25% to 3.75% (see Notes)	P + 5.00% to 5.50% (see Notes)	MARGIN STEPS UP by 50 bp After 3 Years (except "A" loans)
15 Year Amortization / 7 Year Maturity	48 Months	P + 1.25% to 1.75% (see Notes)	P + 1.75% to 2.25% (see Notes)	P + 2.505% to 3.00% (see Notes)	P + 3.00% to 3.50% (see Notes)	P + 4.75% to 5.25% (see Notes)	MARGIN STEPS UP by 50 bp After 3 Years

- GENERAL NOTES**
- + Minimum interest earned and other terms can be negotiated, but may affect the loan rate or par pricing.
 - + Construction loans are available only in California.
 - + \$650 review fee on loans less than \$1MM and \$650 + \$2,500 inspection fee on loans \$1MM and more.
 - + Interest rates are floored at the rate at time of origination (start rate = floor rate). There are no caps.
 - + TO ENSURE THAT AN APPRAISAL WILL BE ACCEPTED, DFI should control ordering the appraisal. Appraisals not controlled by DFI will be subject to review or reorder.

DFI Property Type + LTV Grid (Non-Consumer)

CREDIT RATING - Credit Rating + Property Type Determine Maximum LTV

A	720+ borrower mid-score or low score of 700+. Co-borrower mid-score of 640+. No stated income - must verify.
A-	680+ borrower mid-score; co-borrower mid-score 640+. Stated income okay - no verification needed.
B	600+ borrower mid-score; coborrower mid-score 575+. Stated income okay - no verification needed.
C	575+ borrower mid-score. Stated income okay - no verification needed. No current foreclosures or bankruptcies.
D	575 or less borrower mid-score. Stated income okay. Will look at current foreclosures + bankruptcies case-by-case.

Qualifying Collateral - 1st Lien	Max LTV	Max LTV	Max LTV	Max LTV	Max LTV	Notes
PROPERTY TYPE CODES	A	A -	B	C	D	
H4 / Residential Property-less than 4 units	80%	75%	70%	65%	62%	
H5 / Residential Property - 5 units and up	75%	70%	65%	60%	60%	
IM / Multi-Tenant Industrial Property	65%	60%	55%	50%	45%	
IS / Single-Tenant Industrial Property	60%	55%	50%	45%	40%	
IO / Owner-Occupied Industrial Property	65%	60%	55%	50%	50%	
OM / Multi-Tenant Office Property	70%	65%	62%	60%	60%	
OS / Single-Tenant Office Property	65%	60%	57%	55%	55%	
OO / Owner-Occupied Office Property	70%	65%	65%	62%	60%	
RM / Multi-Tenant Retail Property	70%	65%	62%	60%	55%	
RS / Single-Tenant Retail Property	65%	60%	57%	55%	55%	
RO / Owner Occupied Retail Property	65%	60%	57%	55%	55%	

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