



Property Type	Maximum LTV	Points Range	Interest Rate Range	Loan Terms	Prepayment Penalty
1-4 Family	75%	2.0 to 3.5	10.50% - 11.99%	Up to 30 years	2 years
1-4 Family – NOD Bailout	65%	2.75 to 4.25	10.50% - 11.99%	Up to 30 years	2 years
Apartments	70%	2.5 to 3.5	10.50% - 11.99%	Up to 2 years	9 months
Commercial Buildings	See Commercial Product Flyer				
Residential Lots	60%-purch 50%-refi	2.5 to 4.0	11.50% - 12.50%	Up to 1 year	9 months
Construction	70% of total cost	3.5	11.50%	Up to 1 year	9 months

#### Additional Information

**Terms:** All loans are **interest only**, with a balloon due at maturity. Minimum loan amount is \$250,000.

**PPP:** All two year PPP's on 1-4 Family properties can be reduced to one year after 12 months of on-time payments are made.

**DFI Loan Fees:** In general there is an underwriting fee of \$1195 for 1-4 Family loans and \$1495 for all other loan types.

**Broker Fees:** For loan amounts between \$250,000 & \$416,999, total fees (lender and broker combined) are limited to 2.5 points\*. For loan amounts at or above \$417,000, total fees are limited to 3.5 points\* (add 2.0 points at all loan amounts for non-owner occupied maximums). For all loan amounts, a maximum of \$500 in additional fees for credit, processing, etc. are allowed for the broker. \*Subject to state and federal high cost mortgage laws.

**DFI** only makes loans secured by good quality, CALIFORNIA real estate.

**DFI's** strength is jumbo 1-4 Family loans up to \$1,250,000.

**DFI** requires no minimum FICO score; however, mortgage payment history and the quality of the collateral weigh heavily in underwriting.

#### CONTACT INFORMATION

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Submit your loan today.