

Rates current as of 3/22/2021

| TIER 1 PROPERTIES<br>Multifamily, Mixed-Use (primary res)  | CREDIT SCORE | LTV | 50%    | 55%    | 60%    | 65%    | 70%    | 75%    |
|--|--------------|-----|--------|--------|--------|--------|--------|--------|
| TIER 2 PROPERTIES<br>Retail, Mixed-Use (primary comm)<br><br>Warehouse/Self-Storage,<br>Office, Light Industrial,<br>Automotive, Mobile Home<br>Park |              | 800 | 5.000% | 5.000% | 5.125% | 5.250% | 5.375% | 5.500% |
|  |              | 775 | 5.250% | 5.375% | 5.500% | 5.625% | 5.750% | 5.875% |
|  |              | 750 | 5.375% | 5.500% | 5.625% | 5.750% | 5.875% | 6.000% |
|  |              | 725 | 5.750% | 5.875% | 6.000% | 6.125% | 6.250% | 6.375% |
|  |              | 700 | 6.375% | 6.500% | 6.625% | 6.750% | 6.875% | 7.125% |
|  |              | 675 | 7.500% | 7.750% | 7.875% | 8.000% | 8.125% | 8.375% |
|  |              | 650 | 7.750% | 7.875% | 8.000% | 8.250% | 8.500% | N/A    |

Rates are based on a 30-year amortization, 5-year hybrid, and a 5% prepayment penalty for 3 years. Rates increase depending on requested loan-to-value ratio. For both Tier 1 and 2 properties, max LTV is 70% for FICO below 675.

| Program Adjustments  |         |
|--|---------|
| Loans of \$500,000+  | -0.500% |
| 15-Year Amortization   | -0.375% |
| 25-Year Amortization   | -0.125% |
| Prepayment Fee: 5% for 5 Years   | -0.250% |
| Prepayment Fee: 5%, 4%, 3%, 2%, 1%   | -0.125% |
| Bank Statements in Lieu of Tax Returns   | +0.375% |
| Lite Doc Investor Program Loans under \$250,000  | +0.500% |
| Loans under \$250,000  | +0.500% |
| Tier 2 Properties  | +0.500% |
| 30-Year Fixed  | +0.250% |
| Automotive   | +0.250% |
| [1] All loans are personal recourse to borrower(s)/guarantor(s)<br>[2] LTVs higher than 70% have minimum FICO requirements.<br>[3] All Silver Hill loans are assumable.<br>[4] Bank Statement option available for Owner Occupied transactions only. |         |

| Broker Compensation                                   |
|---|
| Origination   Up to 2 points                          |
| YSP rate & margin   Up to 2 points at .375% per point |

| Caps/Floors   |
|---|
| - All adjustable loans adjust annually after the initial fixed period |
| - Periodic Cap for the 5-year programs is 2% annually                 |
| - Life Cap on all loans is equal to the start rate +6                 |
| - Life Floor on all loans is equal to the start rate                  |
| - Rate & Margin based on WSJ Prime                                    |
| - In no event can the interest rate be below 4.75%                    |

| Lending Area  |
|---|
| Nationwide except for the following states:<br>ID, HI, MI, MT, ND, NV, SD, VT, WV, WY |

Contact your Regional Manager today to discuss your scenarios.  
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| General Terms |   |
|---------------|---|
| Loan Amount   | \$100K - \$2MM  |
| Purpose       | Purchase / Cash-out / Refinance   |
| Terms         | 5-yr ARM / 30-yr fixed  |
| Max LTV       | Purchase: 75%, Refinance: <\$500K: 75% / >\$500K: 70%   |
| Min. FICO     | 650   |
| Amortization  | 15, 25, 30  |
| Documentation | Investor: Full Doc, Lite Doc (no tax returns)<br>Owner-Occupied: Full Doc, Bank Statements (no tax returns) |

| Commercial Loans |  |                             |
|------------------|--|-----------------------------|
| Occupancy        | Investor   | Owner-Occupied              |
| Min. DSCR        | 1.15x  | 1.20x                       |
| UW Method        | Property DSCR  | Global DSCR                 |
| Docs             | Full Doc<br>Lite Doc (no tax returns)  | Full Doc<br>Bank Statements |
| Fees             | UW: \$2,000   Legal Doc Fee: \$1,500<br>Optional .375% rate buydown: 1 point |                             |
| Pre-Payment      | 5% for 5 Years   5% for 3 Years<br>Declining 5%, 4%, 3%, 2%, 1%              |                             |

| SFR Rental Loans |   |
|------------------|---|
| Occupancy        | Investor  |
| Min. DSCR        | 1.00x   |
| UW Method        | Property DSCR   |
| Docs             | Lite Doc (no tax returns)   |
| Fees             | Flat \$2,000 (plus appraisal costs)<br>Optional .375% rate buydown: 1 point |
| Pre-Payment      | 5% for 5 Years   Declining 3%, 2%, 1%,<br>Declining 5%, 4%, 3%, 2%, 1%      |

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