



WJM 7 MARKET SNAPSHOT FOR OWNER OCCUPIED AND NON-OWNER OCCUPIED PROPERTIES

N/O/O Commercial Investment Properties with stabilized income and occupancy rates

Property Types: Multifamily, Office, Medical Office, Anchored and Unanchored Retail, Industrial, Warehouse, Self Storage, Mobile Home Parks, Single Tenant, And Credit Tenant Lease

Transaction Size: \$250k to \$20mm

Loan To Value: Up to 75% LTV, 80% to 85% on Large Multifamily Apartment Buildings in major MSA's--- (Seller Subordinate Debt may be negotiated on a case by case basis with a minimum of 10% equity injection by the seller)

Interest Rates: Market rates on conventional between 6% and 6.5% Market rates on Hard Money Loans between 12% and 16%

Term: 5 years fixed with potential for a 5 year fixed rate re-pricer

Amortization: 15, 20 and 25 year amortizations---(to be determined on a case by case basis)

Prepayment Penalties: Most transactions with have some sort of prepayment penalty---(lender specific)

Debt Service Coverage Ratios: Typically a minimum of 1.25 DSCR---(can be higher based on property type and individual transaction)

WJM 7 Sector Relationships Partners: Local, Regional, National and International Banks, Life Insurance Companies, Pension Funds, Credit Unions, Agency Lenders---HUD, Fannie Mae, Freddie Mac), Private Hard Money Lenders, Mezzanine and Equity Lenders)

*******Every loan transaction will be underwritten by our partners in house analyzing the property's historical cash flow, property condition and location, buyer's credit history, historical tax returns and personal financials strength to make a determination of what terms our partners feels may be available under current credit market conditions. General loan term sheets can be made available to Real Estate Agent Partners to utilize as a marketing tool prior to having a sales agreement in place.*******

Owner Occupied Commercial Properties with 51% Owner Occupied Status

Transaction Size: \$250k to \$10mm

Loan to Value: Interest Rates: Term: 80% to 90% depending on property type



Interest Rate: 6% (Prime Rate plus 2.75% adjusted quarterly)

Amortization: 25 years fully amortized with no balloon payment

Prepayment Penalties: 3%, 2%, 1% deescalating for the first 3 years

Debt Service Coverage Ratios: 1.20 to 1.30 depending on the property type

Property Types:

Gas Stations, Liquor Stores, Campgrounds, Golf Courses, Restaurants & Bars, Churches, Assisted Living Facilities, RV Parks, Charter Schools, Recreational / Entertainment Facilities, Dry Cleaners, Bowling Alleys, Manufacturing Facilities, Daycare Facilities, Hotel/Motel, Warehouse Facilities, Marinas, Power Plant, Convenience Stores, Car Washes, Resorts, Auto Dealerships, Funeral Homes

WJM 7 Lending Sector Relationships Partners:

SBA Preferred Credit Lenders, USDA B&I Lenders, Banks

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