

HAPPY VALENTINE'S

LTV	Fico	Pts/Rate	Pts/Rate	Pts/Rate	Proof of Income	Terms & Prepay
25%	650	Zero - 9.99%	1 - 9.50%	2 - 8.99%	Go Stated for FREE	2 years I/O - No PP or 30 due in 5 w/ 2 yr PP **
	600	Zero - 10.25%	1 - 9.75%	2 - 9.25%		
	550	Zero - 10.50%	1 - 9.99%	2 - 9.50%		
	500	Zero - 10.75%	1 - 10.25%	2 - 9.75%		
45%	650	Zero - 10.50%	1 - 9.99%	2 - 9.50%	Stated Add On follow our Commercial Rate Sheet	2 years I/O - No PP or 30 due in 5 w/ 2 yr PP**
	600	Zero - 10.75%	1 - 10.25%	2 - 9.75%		
	550	Zero - 10.99%	1 - 10.50%	2 - 9.99%		
	500	Zero - 11.50%	1 - 10.99%	2 - 10.50%		
55%	700	Zero - 11.25%	1 - 10.75%	2 - 10.25%	Stated Add On follow our Commercial Rate Sheet	2 years I/O - No PP or 30 due in 5 w/ 2 yr PP**
	650	Zero - 11.50%	1 - 10.99%	2 - 10.50%		
	600	Zero - 11.75%	1 - 11.25%	2 - 10.75%		
	550	Zero - 11.99%	1 - 11.50%	2 - 10.99%		

*Pricing below 2 points must have a 2 yr. Prepay. ** Can be bought down to 1 year for 25bps to rate - 6 months for 75bps to rate.

Pricing special is good for the month of February!

- Multifamily 5+ Units - Nationwide (except MI & VT)
- Loan amounts from \$100,000 to \$1,000,000
- Purchases & Cash Out
- Must have 1 year seasoning on title if not a purchase
 - If less than 1 year, call your rep for pricing!
- Must be 75% Occupied
 - If occupancy is less, call your rep for pricing!
- Must be in major metropolitan area
 - If Rural or Commuter, call your rep for pricing!
- Property must show "pride of ownership"
 - If Rehab or Finish Construction, call your rep for pricing!
- No major mortgage delinquencies, short sales or loan modifications in last 2 years
- No Bankruptcy in last 2 years
 - If borrower has mortgage history problems or BK in last 2 years, call your rep for pricing!
- Max LTV by State will follow our Commercial Portfolio Rate Sheet



We love closing loans ~ Let us share the love with you!

1. Fill out our submission form
2. Email us the following
 - a. Sub form completely filled out
 - b. 1003 or PFS completely filled out
 - c. Credit report
 - d. Current Rent Roll
 - e. Accepted purchase agreement (if a purchase)
3. You will get an LOI in 24 hours or less



Athas Capital Group

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