

		TOP MARKET	STANDARD MARKET	SMALL MARKET	VERY SMALL MARKET
TERM		≤80% LTV & 1.20 DSCR	≤80% LTV & 1.25 DSCR	ACQ ≤75% LTV & 1.30 DSCR REF ≤70% LTV & 1.30 DSCR	ACQ ≤75% LTV & 1.40 DSCR REF ≤70% LTV & 1.40 DSCR
5-YEAR	Hybrid	4.68%	5.01%	5.25%	5.30%
	Fixed	4.73%	5.06%	5.25%	5.30%
7-YEAR	Hybrid	4.82%	4.97%	5.16%	5.21%
	Fixed	4.82%	5.02%	5.21%	5.26%
10-YEAR	Hybrid	4.97%	5.11%	5.30%	5.35%
	Fixed	4.97%	5.16%	5.35%	5.40%
TERM		≤65% LTV & 1.35 DSCR		ACQ ≤65% LTV / REFI ≤65% & 1.40 DSCR	
5-YEAR	Hybrid	4.56%	4.89%	5.21%	5.30%
	Fixed	4.61%	4.94%	5.21%	5.30%
7-YEAR	Hybrid	4.70%	4.85%	5.12%	5.21%
	Fixed	4.70%	4.90%	5.17%	5.26%
10-YEAR	Hybrid	4.85%	4.99%	5.26%	5.35%
	Fixed	4.85%	5.04%	5.31%	5.40%
TERM		≤55% LTV & 1.55 DSCR		ACQ ≤55% LTV / REFI ≤55% & 1.55 DSCR	
5-YEAR	Hybrid	4.44%	4.77%	5.09%	5.18%
	Fixed	4.49%	4.82%	5.09%	5.18%
7-YEAR	Hybrid	4.58%	4.73%	5.00%	5.09%
	Fixed	4.58%	4.78%	5.05%	5.14%
10-YEAR	Hybrid	4.73%	4.87%	5.14%	5.23%
	Fixed	4.73%	4.92%	5.19%	5.28%

	5-YEAR		7-YEAR		10-YEAR	
PREPAYMENT OPTIONS	ADJUSTMENT	STRUCTURE	ADJUSTMENT	STRUCTURE	ADJUSTMENT	STRUCTURE
YIELD MAINTENANCE	N/A	YM	N/A	YM	N/A	YM
GRADUATED PREPAY 1	+15bps	5-4-3-2-1	+20bps	5544321	+20bps	5-5-4-4-3-3-2-2-1-1
GRADUATED PREPAY 2	+35bps	3-2-1-1-1	+40bps	3322111	+40bps	3-3-3-2-2-2-1-1-1-1
	+40bps	3-1-0-0-0*	N/A	N/A	N/A	N/A

NOTES:

- * Application Fee: Top/Standard Markets = \$7,500 & Small/Very Small Markets = \$8,500
- * Loan size \$1MM - \$6MM. Up to \$7.5MM for 100 units or less. Exceptions available
- * Hybrid loans have 1% prepayment penalty during the floating Rate Period. Par final 90 Days. 5.00% Cap above the Start Rate during the Floating Rate Period. 1% max at each reset
- * Margin during the Floating Rate Period is 3.25% above 6 Month LIBOR
- * Above indications assume no Interest Only. Contact your HUNT Representative for Interest Only Costs
- * Above indications assume standard settlement. Contact your HUNT Representative for longer delivery periods.
- * Contact your HUNT Representative for YSP costs.
- * All Loans typically originated as Non-Recourse subject to borrower and market qualifications

Market Tier Guidelines						
Markets	Max LTV - Acquisition	Max LTV - Refinance	Minimum DCR	Sponsorship		
Top	80%	80%	1.20x	Non-Recourse	No Tax Returns	
Standard	80%	80%	1.25x	Non-Recourse	No Tax Returns	
Small/Very Small	75%	70%	1.30x/1.40x	Non-Recourse	No Tax Returns	

Top Markets		
San Francisco-Oakland-Hayward	Sacramento-Roseville-Arden-Arcade	Portland-Vancouver-Hillsboro
Los Angeles-Long Beach-Anaheim	Bridgeport-Stamford-Norwalk	Miami - Fort Lauderdale - West Palm Beach
San Diego-Carlsbad	Denver-Aurora-Lakewood	Minneapolis-St. Paul-Bloomington
San Jose-Sunnyvale-Santa Clara	New York-Newark-Jersey City	Seattle-Tacoma-Bellevue
Boston-Cambridge-Newton	Dallas-Fort Worth-Arlington	Washington-Arlington-Alexandria
	Chicago-Naperville-Elgin	

**Pricing levels are for indicative purposes only, and are subject to change without notice.
 **For further inquiries, please contact your Hunt Representative.

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