



# Fortress Square Capital Alt-A And Hard Money Pricing Sheet And Matrice

N00 1-4 Unit And Commercial Loan Products							
Property Types, Terms, and Rates							
Tier		Investor 1-4 Including Warrantable and Non-Warrantable Condos		Multi-Family and Mixed-Use		Commercial Check With CMAE For Property Type	
	Fixed Term	30-Year	3-Year	30-Year	3-Year	30-Year	3-Year
	Loan-To-Value	Max 75%*	Max 75%*	Max 75%	Max 75%	Max 70%	Max 70%
1	FICO ≥ 750	6.99%	7.49%	7.49%	7.99%	7.99%	8.49%
2	FICO 701-749	7.49%	7.99%	7.99%	8.49%	8.49%	8.99%
3	FICO 650-700	7.99%	8.49%	8.49%	8.99%	8.99%	9.49%
Loan Programs							
30-Year Fixed		Fixed For 30 Years					
3-Year Fixed		Hybrid ARM Fixed For The First 3 Years Converting To 6-Month ARM. No Balloon					
N00 1-4 Unit Residential Hard Money Product							
Property Types, Terms, and Rates							
Tier		Loan-To-Value		Interest Rate / Interest Only		LTV	
1		FICO ≥ 700		8.75%		75%	
2		FICO 650-699		9.00%		75%	
3		FICO < 650		10.00%		75%*	
Loan Programs							
Term		1-Year Interest Only (One 6 Month Extension Available 1% Fee)					
Location Add-On		Add 1.50% To Start Rate For Properties Located In: CT, DE, FL, IA, ID, IL, IN, LA, ME, NJ, NY, OH, PA, SC, or WI.					

Quick Close Commercial And Residential Product							
Property Types, Terms, and Rates							
Tier		Investor 1-4 Including Warrantable and Non-Warrantable Condos		Multi-Family and Mixed-Use		Commercial Check With CMAE For Property Type	
	Fixed Term	30-Year	3-Year	30-Year	3-Year	30-Year	3-Year
	Loan-To-Value	Max 50%	Max 50%	Max 50%	Max 50%	Max 50%	Max 50%
1	FICO ≥ 750	6.49%	6.99%	6.99%	7.24%	7.49%	7.74%
2	FICO 700-749	6.99%	7.49%	7.49%	7.74%	7.99%	8.24%
3	FICO 650-699	7.49%	7.99%	7.99%	8.24%	8.49%	8.74%
4	FICO 620-649	7.99%	8.49%	8.49%	8.74%	8.99%	9.24%
Loan Programs							
Term / Amortization		30-Year Term / 30-Year Fully Amortized Loan.					
Credit Score		620 Minimum (Mid FICO).					
Guideline and Underwriting Information:							

- \* Appraisals Required On All Transaction. No Transferred Appraisals Allowed.
- \* Exceptions May Be Granted For FICO With Reserves. Borrower Must Be Able To Verify Liquidity.
- \* YSP Available Except On Hard Money Product. 1 Rebate Available For 1% Increase To Interest Rate.
- \* Add .50 BPS To Rate For Refinance Transactions And Loan Amounts Under \$250,000.00.
- \* Pre-Payment Penalties: 30 Year Fixed 7,6,5,4,3,2,1 / 3 Year Fixed 3,3,3. All Loans Require Prepayment Penalty.
- \* On Residential Product Borrower Must Own Primary Residence Or Be A Documented Demonstrated Investor.
- \* 1st Time Investor Reduce Max LTV By 5%.
- \* Max LTV 75% / Max CLTV 80% No Exceptions
- \* Maximum Broker Compensation 3.00% In Any Combination Of YSP And Origination.
- \* Property Must Have Population Over 25k Residents Or County Population Over 300k (Rural, Agricultural and Farming Not Allowed)
- \* All Loans Require \$1895.00 Processing Fee And Appraisal To Be Paid At The Time Of Loan Submission.
- \* Property To Be Appraised With As-Is Value. No ARV Allowed
- \* All Commercial Property Must Have Clean Environmental History. Properties Wth Dry Cleaners On Site Not Allowed.

This sheet is for wholesale use only. This sheet does not guarantee a commitment to lend. All rates and terms are subject to change and all underwriting decisions are made at the discretion of Fortress Square Capital and its investors.

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