



Standard Info for Mortgages:

30 year (3 year fixed, then adjustable @ LIBOR +4.5%) 7.99%
Loan value up to 70% of purchase price.
Minimum Loan Amount: \$100,000 USD
Maximum Loan Amount: \$5,000,000 USD

Qualifications:

Minimum FICO score 680
Origination Fee 3%
Prepayment penalty 2%
Maximum Debt to Total Income Ratio (DTI) 40% en
U.S. Rate for USA Citizens
7.9% - 30% Down - 10, 15 & 30 YEAR LOANS
Peso Loan for USA Citizens
20% Down - 11.99% 10, 15 and 20 YEARS
which includes 3 insurances.
30% down construction to perm loans.
8.5% Fixed for 20 YEARS
Pre-pay comes off after 3 years.

Standard Info for Construction-to-Perm Mortgages:

Construction Phase

INTEREST RATES: prime plus 1.5% floating (prime is 5.25% as of 03-31-08)
LOAN TO VALUE: based on permanent financing guidelines (75% L TV)
PREPAYMENT PENALTY: 3% of the amount prepaid during the construction phase
CONSTRUCTION FEE: \$1,100 (cost of 5 progress and one final inspection)
CONSTRUCTION ADMIN FEE: 50 basis points (min. \$750 and max. \$2,500)
CONSTRUCTION PHASE: 9, 12, or 18 months available
PROPERTIES: single family detached - vacation homes
NON-COMPLETION PREMIUM: 50 basis points of loan amount if not complete by
construction maturity

Permanent Financing

INTEREST RATES: rates posted plus:
1/8% for 9 month construct phase
1/4% for 12 month construct phase
3/8% for 18 month construct phase
PRE PAYMENT PENALTY: 3-2-1 3% first year
2% 2nd year
1% third year
TERMS AVAILABLE: 10, 15, 20, 25, 30 year terms available

Business Lines of Credit:

We have new oppoortunities regarding the BLOCs - typical \$50K - \$350K with PRIME
+ 2% for the interest rate.