



READY CAPITAL®

Fixed Rate Lending Criteria

PROPERTY TYPES	Primarily office, retail, multifamily, self-storage and industrial
RATES	Competitive rates priced off of SWAPs
LOAN SIZE	\$750,000 to \$20,000,000 primarily
LOAN PURPOSE	Refinance, cash out & acquisition
TERMS	Loan terms for 2 years to 10 years Can consider other terms on case-by-case basis
LEVERAGE	Up to 80% in select markets
RECOURSE	Non-recourse with standard carveouts
PREPAYMENT	Flexible Can offer yield maintenance, step-down and up to 20% UPB Can be repaid on a rolling 12 month basis without prepayment penalty
DEBT SERVICE COVERAGE	As low as 1.20x
AMORTIZATION	Up to 30 year amortization Interest only available
ORIGINATION	Par