

11/28/2011

**intervest**

Mortgage Investment Co.

A Sterling Company

**PORTFOLIO MULTIFAMILY LOAN PROGRAM**

<b>LOAN SIZES:</b>	\$1,000,000 to \$10,000,000
<b>RATES &amp; TERMS:</b>	
	<b>Indicative Rates</b>
	<b>Fixed Term                      Today *                      Prepayment</b>
	6 Month LIBOR Adjustable      3.67% - 3.92%      1%, 1%, 1%
	3 Year Fixed                      3.90% - 4.15%      3%, 1%, 1%
	5 Year Fixed                      4.00% - 4.25%      4%, 3%, 2%, 1%
	7 Year Fixed                      4.65% - 4.90%      5%, 4%, 3%, 2%, 1%
	10 Year Fixed                      5.50% - 5.75%      5%, 5%, 4%, 3%, 2%, 1%
	* Add 10 bps to Rate for properties with commercial use (up to 25% of income) or 25 bps for properties with commercial use up to 50% of income. Min DSC of 1.20:1 to 1.25:1 for commercial use.
<b>RATE LOCK:</b>	60 day lock available with 1% refundable deposit
<b>RATE RESET &amp; MARGIN:</b>	After initial Fixed Term loans convert to 6 Month LIBOR + 2.25% to 2.50% with 1% periodic interest rate adjustment cap.
<b>RATE FLOOR/CEILING:</b>	Rate floor equal to the start rate. Rate ceiling equal to the greater of 9.5% or initial start rate + 5%.
<b>MAX LTV:</b>	75% (purchases and refi's).
<b>DEBT SERVICE COVERAGE:</b>	1.15 to 1.25 based on property quality.
<b>AMORTIZATION:</b>	30 Years
<b>LOAN TERM:</b>	30 Years
<b>RECOURSE:</b>	Yes. Non-recourse structure available with 15 bps increase in rate. Cash out refi's over 65% LTV require recourse.
<b>PROCESSING FEE:</b>	Greater of 10 bps or \$1,000
<b>TAX &amp; INSURANCE RESERVES:</b>	None
<b>OTHER:</b>	<ul style="list-style-type: none"> <li>• \$3,000 Good Faith Deposit</li> <li>• No Lender legal fees</li> <li>• Appraisal and Environmental transaction screen</li> </ul>
<b>CONTACT:</b>	<p><b>Mark Paskill</b>  <b>Vice President</b>  <b>INTERVEST Mortgage Investment Co.</b>  <b>Direct (503) 291-6602</b>  <a href="mailto:Mark.paskill@intervestmortgage.com">Mark.paskill@intervestmortgage.com</a></p>

Rates and terms are subject to change without notice. Loan margin, rates and terms are based on the amount of the loan and an analysis of the specific characteristics of the property, such as its type location, operating history, use, age, and construction, as well as the borrower's financial strength and management experience. This information is provided to assist real estate professionals only, and is not intended for distribution to or for use by the general public. Annual Percentage Rate (APR) figures are not calculated and is not intended nor should it be constructed as an advertisement to promote consumer credit, as defined by Title 12 Code of Federal Regulations. Sections 226.2