

DCI COMMERCIAL HARD MONEY MATRIX 7/15/2013

FICO	30LTV	40LTV	50LTV	60LTV	70LTV	80LTV	90LTV
740+	2MM	2MM	2MM	2MM	2MM	N/A	N/A
720-740	2MM	2MM	2MM	2MM	2MM	N/A	N/A
700-720	2MM	2MM	2MM	2MM	N/A	N/A	N/A
680-700	2MM	2MM	2MM	2MM	N/A	N/A	N/A
660-680	2MM	2MM	2MM	2MM	N/A	N/A	N/A
640-660	2MM	2MM	2MM	2MM	N/A	N/A	N/A
620-640	2MM	2MM	2MM	2MM	N/A	N/A	N/A
600-620	2MM	2MM	2MM	N/A	N/A	N/A	N/A
<580-600	2MM	2MM	2MM	N/A	N/A	N/A	N/A

PROPERTY TYPES: RETAIL, OFFICE, MULTIFAMILY, MIXED USE, SPECIAL USE

FLOOR RATE	8.00%	LOAN TERMS	12-60 MONTHS	DOC TYPE	FULL & LIGHT
MINIMUM DSCR	1.25%	PREPAYMENT PENALTY	3 MONTHS INTEREST	PURPOSE	PUR, R&T, C/O
OCCUPANCY	OWNER & INVESTMENT	BORROWER RESERVES	3 MONTHS PITI	MIN BK & FC SEASONING	SETTLED
				MTG LATE	0x24 12 MO

DCI IS NOT A WHOLESALE LENDER DRE 01830386 NMLS 257332

DCI RESIDENTIAL HARD MONEY MATRIX 7/15/2013

FICO	30LTV	40LTV	50LTV	60LTV	70LTV	80LTV	90LTV
740+	750K	750K	750K	750K	750K	N/A	N/A
720-740	750K	750K	750K	750K	750K	N/A	N/A
700-720	750K	750K	750K	750K	750K	N/A	N/A
680-700	750K	750K	750K	750K	N/A	N/A	N/A
660-680	750K	750K	750K	750K	N/A	N/A	N/A
640-660	750K	750K	750K	750K	N/A	N/A	N/A
620-640	750K	750K	750K	750K	N/A	N/A	N/A
600-620	750K	750K	750K	N/A	N/A	N/A	N/A
<580-600	750K	750K	750K	N/A	N/A	N/A	N/A

PROPERTY TYPES: 1-4 UNIT RESIDENTIAL

FLOOR RATE	9.00%	LOAN TERMS	12-60 MONTHS	DOC TYPE	FULL & LIGHT
MINIMUM DSCR	1.25%	PREPAYMENT PENALTY	3 MONTHS INTEREST	PURPOSE	PUR, R&T, C/O
OCCUPANCY	OWNER & INVESTMENT	BORROWER RESERVES	2 MONTHS PITI	MIN BK & FC SEASONING	SETTLED
				MTG LATE	0x120 12 MO

DCI IS NOT A WHOLESALE LENDER DRE 01830386 NMLS 257332

DCI COMMERCIAL PRIME LENDING MATRIX 6/14/2011

FICO	30LTV	40LTV	50LTV	60LTV	70LTV	80LTV	90LTV
740+	10MM	10MM	10MM	10MM	10MM	10MM	N/A
720-740	10MM	10MM	10MM	10MM	10MM	10MM	N/A
700-720	10MM	10MM	10MM	10MM	10MM	10MM	N/A
680-700	10MM	10MM	10MM	10MM	10MM	N/A	N/A
660-680	10MM	10MM	10MM	N/A	N/A	N/A	N/A
640-660	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620-640	N/A	N/A	N/A	N/A	N/A	N/A	N/A
600-620	N/A	N/A	N/A	N/A	N/A	N/A	N/A
580-600	N/A	N/A	N/A	N/A	N/A	N/A	N/A

PROPERTY TYPES CLASS A: RETAIL, OFFICE, MULTIFAMILY, MIXED USE, SPECIAL USE

FLOOR RATE	3.50%	LOAN TERMS	60-300 MONTHS	TAX RETURNS	2 YEARS
MINIMUM DSCR	1.25%	PREPAYMENT PENALTY	YEILD MAINTNENCE	OPERATING STATEMENT	6 MONTHS
OCCUPANCY	TO SUPPORT DSCR	BORROWER RESERVES	12 MONTHS PITI	BANK STATEMENTS	3 MONTHS
OCCUPANCY TYPE	OWNER & INVESTMENT	NET WORTH	3x LOAN AMOUNT	LEASE COPIES	ALL TENANTS
		DCI IS NOT A WHOLESALE LENDER	DRE 01830386	NMLS 257332	