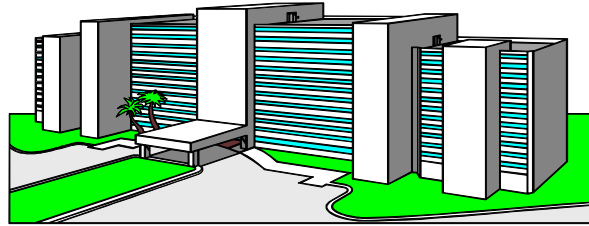


ANNOUNCING OUR NEW SMALL



MULTI-FAMILY PROGRAM

PROGRAM HIGHLIGHTS:

Lower loan limits: Minimum loan of \$ 100,000.00

Higher LTV's: Maximum of 85% for Purchases and Refinances.

Lower Rates: Rates as low as 6.75% (7 year balloon)

Flexiable terms: 7, 10 and 15 year balloons, 15 and 20 year fixed.



Building Types: 5 unit and up rental Multi-Family buildings.

Client rating: Minimum FICO of 660

And yes the loan has assumability!!!!!!!!!!!!!!

Call us for more details... 212-714-1027

or fax loan request to 212-714-1037