



DENOVO CAPITAL LLC

www.DeNovoCapital.com

Up to 90% financing for owner- users
\$5,000,000 in real estate financing available now

Commercial Real Estate Rate Sheet

Friday, July 10, 2009

Program FIXED RATE	Loans up to	Fixed	Amort/Maturity	Max LTV	Points*
Purchase and Cash Out	\$5,000,000	6.55%	30/10	75%	1%-1.5%
Construction & Tis	\$5,000,000	6.00%	12 - 18 mos	70%	1%-1.5%
Commercial & Retail	\$5,000,000	6.55%	30/10	75%	1%-1.5%
Office and Condo	\$5,000,000	6.55%	30/10	75%	1%-1.5%
Special use	\$5,000,000	6.55%	30/10	75%	1%-1.5%
Prepayment Penalties	5%,4%,3%,2%,1% first 5 years, none thereafter.				

Program VARIABLE RATE	Loans up to	Variable Prime + 2.	Amort Maturity*	LTV	
				Owner/user	no points
Purchase and Cash Out	\$5,000,000	6% floor	25/25	90%	no points
Construction & Tis	\$5,000,000	6% floor	25/25	90%	no points
Commercial & Retail	\$5,000,000	6% floor	25/25	90%	no points
Office and Condo	\$5,000,000	6% floor	25/25	70%	no points
Special use	\$5,000,000	6% floor	25/25	90%	no points
Business purchase or refi	\$5,000,000	6% floor	10/10	na	no points
Prepayment Penalty	5%,3%,1% first 3 years, then none.				

For all loans:

Credit scores:	Good credit or good explanation of any derogatory history
Min DSC	1.15 to 1.0
Lending Area	San Francisco Bay counties and Sacramento
Other costs:	Appraisal, Environmental, Title
*call for quote	24 hour Pre Qual Letters, Loan Closing targeted for 45 days.

Friday, July 10, 2009 Consumer Money Rates

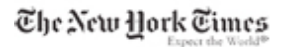
Wall Street Journal

	YIELD/RATE (%)		52-WEEK	
	Last	High	Low	
Prime rate*	3.25	5	3.25	
Libor, 3-month	0.51	4.82	0.51	
US Unemployment rate	9.5			
30-year mortgages, fixed	5.45	6.61	5.06	
10 year Treasury Notes	3.85			
New-car loan, 48-month	7.26	7.5	6.45	
Home-equity LOC, \$30,000	5.79	5.87	4.65	

* Base rate posted by 70% of the nation's largest banks.

Source: Thomson Reuters, WSJ Market Data Group, Bankrate.com

RESOURCES



[24 hour prequalification letters](#)

[30 - 45 day fundings targeted](#)

Larry Buyers

Cell (650) 279-9293
Direct (800) 808 8502 (California)
Fax (650) 240-0392

larry@denovocapital.com

www.DeNovoCapital.com

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