

Fannie Mae Mortgage Products and Programs Multifamily and Health Care Properties

RED Mortgage Capital, LLC is a Fannie Mae DUS® (“Delegated Underwriter and Servicer”) mortgage lender that underwrites, funds and services first lien mortgage loans on multifamily, seniors, and student housing nationwide. A wide range of programs and products are available.

SOLUTIONS FOR PROPERTIES NATIONWIDE:

Conventional Loans:	RED Mortgage Capital, LLC provides non-recourse, fixed- rate, 5 to 30 year balloon or fully amortizing mortgages for market rate properties.
Affordable Housing:	RED Mortgage Capital, LLC underwrites multifamily affordable housing properties such as those with low income housing tax credits or other subsidies that may be eligible for special underwriting and special interest rates.
Adjustable Rate Mortgages	RED Mortgage Capital, LLC provides a variable interest rate option with loans that reset monthly or quarterly to a margin over one- or three-month LIBOR. Terms of 5, 7 and 10 years are available, with the option to structure either as convertible to fixed rate or as non-convertible. Loans under \$25 million will have a 7 year term and an embedded interest rate cap. Loans above \$25 million may have 5, 7, or 10 year terms and generally require the borrower to purchase an interest rate cap.
Early Rate Lock:	With this feature, borrowers may opt to lock in their interest rate at an early stage of RED Mortgage Capital, LLC’s underwriting.
Supplemental Loans:	RED Mortgage Capital, LLC can provide second mortgages after the prior Fannie Mae mortgage has seasoned one year to allow release of built-up equity.
Credit Facilities:	RED Mortgage Capital, LLC underwrites Fannie Mae Revolving Credit Facilities for large well capitalized borrowers seeking flexible fixed and floating rate financing for cross-collateralized pools of assets (typical pool size: \$100,000,000).
Structured Finance:	RED Mortgage Capital, LLC provides Structured Financing to provide interim financing to borrowers who need to secure permanent financing at a later time.

For additional information visit www.redcapitalgroup.com or contact:

Todd A. Rodenberg
Senior Managing Director
Chief Credit Officer
RED Mortgage Capital, LLC
tarodenberg@redcapitalgroup.com
469.385.1342
800.837.5100 toll-free

In its prequalifying review, **RED Mortgage Capital, LLC** will attempt to estimate both the loan amount and the fees and costs associated with the transaction. Actual loan amounts and actual fees and expenses may vary from the prequalifying estimates. A prequalifying estimate is not a commitment to make a loan.