



**M E T W E S T**

**WS Apartment Program**

**Commercial Rate Sheet - September 14, 2007**

Loan Type	Rate (%)	YSP and Buydowns (bps)	Prepayment Premium Table	
			Premium (%)	Adjustment (bps)
3 Yr Fixed / 30 Year Amortization	7.30	+/- 50	10,9,8	+0
			5,5,5	+35
			5,3,1	+55
5 Yr Fixed / 30 Year Amortization	7.05	+/- 40	10,9,8,7,6	+0
			5,5,5,5,5	+35
			5,4,3,2,1	+55
7 Yr Fixed / 30 Year Amortization	7.15	+/- 35	5,5,5	+65
			10,9,8,7,6,6,6	+0
			5,5,5,5,5,4,3	+35
10 Yr Fixed / 30 Year Amortization	7.20	+/- 35	5,5,4,3,2,2,1	+60
			5,4,3,2,1	+75
			10,9,8,7,6,6,6,6,6,6	+0
			5,5,5,5,5,5,5,4,3	+35
			5,5,4,4,3,3,2,2,1,1	+55
			5,4,3,2,1	+75

Program Guidelines	
Program Guidelines:	\$1,000,000 to \$3,000,000
Minimum DSCR:	1.20x
Maximum LTV:	80%
Minimum FICO (full doc):	640
Minimum FICO (stated doc):	675
Loan Purpose:	Purchase or Refinance (cash-out)
Loan Term:	30 Year Fully Amortizing
ARM Index:	6 month LIBOR
ARM Margin:	3.00%
Initial ARM Cap:	1.00%
Periodic ARM Cap:	1.00%
Life Cap:	6.00% above Initial Rate
Floor Rate:	Initial Rate

Notes
1) Seller seconds allowed on a case-by-case basis at lender's sole discretion.
2) Program "exceptions" are subject to approval and pricing adjustments determined on a case-by-case basis at Lender's sole discretion.

Property Type Guidelines
Class "A" multifamily properties only. Eligibility for student housing and Section 8 subsidized housing considered on a case-by-case basis.

Rate Adjustments (bps)	
Minimum FICO of 680	+0
Full Documentation Only	+0
LTV between 75.01% and 80.00%:	+13