**Loan Amounts:**
$150,000 – $2 Million+

**Rental Property Loans**
- Jumbo Available
- **Term:** 1 - 5 years – Interest Only
- **Rate:** 8.5% - 12%
  - **APR:** 9.41% - 12.91%
- **Prepay Penalty:** 3 – 6 months
- **Loan To Value:** Up to 80%
- **Points:** 2.5 – 5 pts
- **Fees:** $1,490

**Bridge or Temporary Loans**
- Jumbo Available
- **Term:** 12 months – Interest Only
- **Rate:** 9% - 12%
  - **APR:** 9.91% - 12.91%
- **Prepay Penalty:** 3 – 4 months minimum payments
- **Loan To Value:** Up to 80%
- **Points:** 2.5 – 5 pts
- **Fees:** $1,490

**Owner Occupied Home Loans**
- Jumbo Available
- **Term:** 5 years – Interest Only
- **Rate:** 8.5% - 12%
  - **APR:** 9.41% - 12.91%
- **Prepay Penalty:** None
- **Loan To Value:** Up to 80%
- **Points:** 2.5 – 5 pts
- **Fees:** $1,490

**Small Commercial Loans**
- **Term:** 1 - 5 years – Interest Only
- **Rate:** 9% - 12%
  - **APR:** 9.91% - 12.91%
- **Prepay Penalty:** 3 months – 1 year
- **Loan To Value:** Up to 70%
- **Points:** 2.5 – 5 pts
- **Fees:** $1,490

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* APR is Annual Percentage Rate: It factors in the cost of the loan. All APR’s depicted assume a loan amount of $120,000 and 5 points.

** Points for loan programs subject to change. Lower rates on lower loans-to-values, case by case basis.

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**Call Forest or Ken (707) 523-2099 -** [www.Sunpacificmortgage.com](http://www.Sunpacificmortgage.com)

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