

Quest Funding Services, LLC
Private Lender Alternative Mortgage Pricing
Reduced Documentation - No Lockout Clause - No Prepayment Penalty

Page One
November 15, 2009

Credit Grade	A		A		A		B		B		C		C		C					
	Property Age		0 - 20 Years Old		21 - 35 Years Old		35+ Years Old		0 - 20 Years Old		21 - 35 Years Old		35+ Years Old		0 - 20 Years Old		21 - 35 Years Old		35+ Years Old	
Property Type	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV
Multi-Family	10.90%	75.00%	11.50%	75.00%	12.50%	75.00%	11.25%	75.00%	11.90%	75.00%	12.90%	75.00%	12.25%	75.00%	12.90%	75.00%	13.90%	75.00%		
Mixed Use	10.90%	75.00%	11.50%	75.00%	12.50%	75.00%	11.25%	75.00%	11.90%	75.00%	12.90%	75.00%	12.25%	75.00%	12.90%	75.00%	13.90%	75.00%		
Office/Retail	10.90%	75.00%	11.50%	75.00%	12.50%	75.00%	11.25%	75.00%	11.90%	75.00%	12.90%	75.00%	12.25%	75.00%	12.90%	75.00%	13.90%	75.00%		
Industrial/Warehouse	10.90%	75.00%	11.50%	75.00%	12.50%	75.00%	11.25%	75.00%	11.90%	75.00%	12.90%	75.00%	12.25%	75.00%	12.90%	75.00%	13.90%	75.00%		
Shopping/Strip Center	11.25%	75.00%	11.90%	75.00%	12.90%	75.00%	11.90%	75.00%	12.50%	75.00%	13.25%	75.00%	12.50%	75.00%	12.90%	75.00%	14.25%	75.00%		
Mobile Home Park	11.25%	75.00%	11.90%	75.00%	12.90%	75.00%	11.90%	75.00%	12.50%	75.00%	13.25%	75.00%	12.50%	75.00%	12.90%	75.00%	14.25%	75.00%		
Bed & Breakfast	11.25%	75.00%	11.90%	75.00%	12.90%	75.00%	11.90%	75.00%	12.50%	75.00%	13.25%	75.00%	12.50%	75.00%	12.90%	75.00%	14.25%	75.00%		
Hotel/Motel	11.25%	75.00%	11.90%	75.00%	12.90%	75.00%	11.90%	75.00%	12.50%	75.00%	13.25%	75.00%	12.50%	75.00%	12.90%	75.00%	14.25%	75.00%		
Restaurant (& Bar)	11.25%	75.00%	11.90%	75.00%	12.90%	75.00%	11.90%	75.00%	12.50%	75.00%	13.25%	75.00%	12.50%	75.00%	12.90%	75.00%	14.25%	75.00%		
Daycare Center	11.25%	75.00%	11.90%	75.00%	12.90%	75.00%	11.90%	75.00%	12.50%	75.00%	13.25%	75.00%	12.50%	75.00%	12.90%	75.00%	14.25%	75.00%		
Industrial/Warehouse	11.25%	75.00%	11.90%	75.00%	12.90%	75.00%	11.90%	75.00%	12.50%	75.00%	13.25%	75.00%	12.50%	75.00%	12.90%	75.00%	14.25%	75.00%		
Funeral Home	11.50%	75.00%	12.50%	75.00%	13.50%	75.00%	12.25%	75.00%	12.90%	75.00%	13.90%	75.00%	12.90%	75.00%	13.50%	75.00%	14.50%	75.00%		
Assisted Living Facility	11.50%	75.00%	12.50%	75.00%	13.50%	75.00%	12.25%	75.00%	12.90%	75.00%	13.90%	75.00%	12.90%	75.00%	13.50%	75.00%	14.50%	75.00%		
Residential Care Facility	11.50%	75.00%	12.50%	75.00%	13.50%	75.00%	12.25%	75.00%	12.90%	75.00%	13.90%	75.00%	12.90%	75.00%	13.50%	75.00%	14.50%	75.00%		
Golf Course/Country Club	11.90%	70.00%	12.50%	70.00%	13.50%	70.00%	12.25%	70.00%	12.90%	70.00%	13.90%	70.00%	13.25%	70.00%	13.90%	70.00%	14.90%	70.00%		
RV Park	11.90%	70.00%	12.50%	70.00%	13.50%	70.00%	12.25%	70.00%	12.90%	70.00%	13.90%	70.00%	13.25%	70.00%	13.90%	70.00%	14.90%	70.00%		
Campground	11.90%	70.00%	12.50%	70.00%	13.50%	70.00%	12.25%	70.00%	12.90%	70.00%	13.90%	70.00%	13.25%	70.00%	13.90%	70.00%	14.90%	70.00%		
Car Wash	11.90%	70.00%	12.50%	70.00%	13.50%	70.00%	12.25%	70.00%	12.90%	70.00%	13.90%	70.00%	13.25%	70.00%	13.90%	70.00%	14.90%	70.00%		
Bowling Alley	11.90%	70.00%	12.50%	70.00%	13.50%	70.00%	12.25%	70.00%	12.90%	70.00%	13.90%	70.00%	13.25%	70.00%	13.90%	70.00%	14.90%	70.00%		
Casino	11.90%	70.00%	12.50%	70.00%	13.50%	70.00%	12.25%	70.00%	12.90%	70.00%	13.90%	70.00%	13.25%	70.00%	13.90%	70.00%	14.90%	70.00%		
Movie Theater	11.90%	70.00%	12.50%	70.00%	13.50%	70.00%	12.25%	70.00%	12.90%	70.00%	13.90%	70.00%	13.25%	70.00%	13.90%	70.00%	14.90%	70.00%		
Parking Garage	11.90%	70.00%	12.50%	70.00%	13.50%	70.00%	12.25%	70.00%	12.90%	70.00%	13.90%	70.00%	13.25%	70.00%	13.90%	70.00%	14.90%	70.00%		
Auto Repair Facility	11.90%	70.00%	12.50%	70.00%	13.50%	70.00%	12.25%	70.00%	12.90%	70.00%	13.90%	70.00%	13.25%	70.00%	13.90%	70.00%	14.90%	70.00%		
Church	11.90%	70.00%	12.50%	70.00%	13.50%	70.00%	12.25%	70.00%	12.90%	70.00%	13.90%	70.00%	13.25%	70.00%	13.90%	70.00%	14.90%	70.00%		
Gas Station	11.90%	70.00%	12.50%	70.00%	13.50%	70.00%	12.25%	70.00%	12.90%	70.00%	13.90%	70.00%	13.25%	70.00%	13.90%	70.00%	14.90%	70.00%		
Marina	11.90%	70.00%	12.50%	70.00%	13.50%	70.00%	12.25%	70.00%	12.90%	70.00%	13.90%	70.00%	13.25%	70.00%	13.90%	70.00%	14.90%	70.00%		
Special Purpose	12.50%	65.00%	13.10%	65.00%	14.10%	65.00%	12.25%	65.00%	13.50%	65.00%	14.50%	65.00%	13.25%	65.00%	14.50%	65.00%	15.50%	65.00%		
Residential Subdivision	12.50%	65.00%	13.10%	65.00%	14.10%	65.00%	12.25%	65.00%	13.50%	65.00%	14.50%	65.00%	13.25%	65.00%	14.50%	65.00%	15.50%	65.00%		
Men's Club (no liquor)	12.50%	60.00%	13.10%	60.00%	14.10%	60.00%	12.25%	60.00%	13.50%	60.00%	14.50%	60.00%	13.25%	60.00%	14.50%	60.00%	15.50%	60.00%		
Men's Club (w/ liquor)	12.90%	55.00%	13.50%	60.00%	14.50%	60.00%	13.25%	55.00%	13.90%	60.00%	14.90%	60.00%	14.25%	55.00%	14.90%	60.00%	15.90%	60.00%		

Construction	9.99%	65.00%	9.99%	65.00%	9.99%	65.00%
---------------------	-------	--------	-------	--------	-------	--------

Construction rates are representative minimums only. Contact us in regard to your project.
Inquire About Rates and Terms on Vacant Land Loans

Points: All loans, 3 minimum
Add 1 Point for land loans and 1-2 points for construction or subdivisions
Add 1-2 Points for non-construction loans if property is in less than average condition
Maximum Broker add-on Referral Points Fee: 2

Terms vary from 4 months to 5 years
Amortization varies from Interest-Only to 15-25 years with a 5 year balloon
Inquire about details for your proposed funding

Fees:	
Underwriting/Processing (<=150K)	\$995
Underwriting/Processing (>150K)	\$1,495
Document Preparation	\$1,500+
Appraisal	Actual
Credit Report & Background Check	Actual
Draw Inspections & Title "Bringdowns"	Actual
Site Inspection, if deemed necessary:	
<i>Transportation, Room/Board + \$500/day</i>	

Credit Grades	
720+	A
681-720	B
641-680	V
581-640	F
541-580	E
500-540	F
Below 500	Inquire