

Effective Date: 01.10.2022

INVESTMENT MIXED USE AND SMALL MULTI-FAMILY PROPERTIES

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220 RXR Plaza
 Uniondale, NY 11556

| MULTI-FAMILY PROPERTY | |
|--|-------|
| (5 Residential Units and Up) | |
| 3/3/3/3/3/3/3/3/3 ARM 30 YEAR AMORTIZATION | |
| RATE | PRICE |
| 3.250% | 101 |
| 3.000% | PAR |
| 5/5/5/5/5/5 ARM 30 YEAR AMORTIZATION | |
| RATE | PRICE |
| 3.625% | 101 |
| 3.375% | PAR |
| 15 YEAR FIXED | |
| RATE | PRICE |
| 4.125% | 101 |
| 4.000% | PAR |
| 10 YEAR BALLOON/25 AMORTIZATION | |
| RATE | PRICE |
| 4.000% | 101 |
| 3.875% | PAR |
| 7/7 ARM BALLOON 30 YEAR AMORTIZATION | |
| RATE | PRICE |
| 3.875% | 101 |
| 3.625% | PAR |

| INDEX RATES | |
|-------------------|-------|
| 3 YEAR F.H.L.B.* | 1.55% |
| 5 YEAR F.H.L.B.* | 1.91% |
| 7 YEAR F.H.L.B.* | 2.13% |
| 10 YEAR F.H.L.B.* | 2.35% |

*FEDERAL HOME LOAN BANK

- MAXIMUM BROKER PREMIUM IS \$10,000.00.
- MAXIMUM 75% LTV ON PURCHASES AND 65% LTV ON CASH OUT REFINANCE.
- ALL RATES EXHIBITED ON THIS PAGE ARE SUBJECT TO THE BORROWER ESTABLISHING AUTO PAY FROM A FLUSHING BANK BUSINESS CHECKING ACCOUNT WITH A MINIMUM BALANCE EQUAL TO THREE (3) MONTHS OF PAYMENTS (PAYMENTS = PRINCIPAL, INTEREST, TAX AND INSURANCE) AND SUBJECT TO LEASE ACCOUNT OPENED AND 1/12 OF THE ANNUAL RENT ROLL IS KEPT ON DEPOSIT FOR THE LIFETIME OF THE LOAN.
- LENDER PAID COMPENSATION IS ON NEW MONEY PORTION ONLY.
- ALL RATES EXHIBITED ON THIS PAGE ARE BASED ON AVERAGE CREDIT SCORE OF 670. LOWER SCORES CONSIDERED AT A HIGHER RATE ON A CASE BY CASE BASIS.
- LENDER PAID COMPENSATION NOT AVAILABLE ON APPLICATIONS THAT HAVE AN AVERAGE CREDIT SCORE BELOW 670.
- MORTGAGE DELINQUENCY IN THE PAST 24 MONTHS CAN BE CONSIDERED AT A HIGHER RATE ON A CASE BY CASE BASIS.
- MIXED USE AND MULTI-FAMILY LOANS ARE UNDERWRITTEN AT A HIGHER QUALIFYING RATE.
- PAR PRICING AVAILABLE TO MIXED USE, MULTI-FAMILY (5+ UNITS), AND NON-OWNER OCCUPIED 1-4 FAMILY PROPERTY LOANS.

| MIXED USE PROPERTY | |
|--|-------|
| (1-4 Residential Units +*3 Commercial Units) | |
| 3/3/3/3/3/3/3/3/3 ARM 30 YEAR AMORTIZATION | |
| RATE | PRICE |
| 3.750% | 101 |
| 3.625% | PAR |
| 5/5/5/5/5 ARM 30 YEAR AMORTIZATION | |
| RATE | PRICE |
| 4.000% | 101 |
| 3.875% | PAR |
| 15 YEAR FIXED | |
| RATE | PRICE |
| 4.250% | 101 |
| 4.125% | PAR |
| 10 YEAR BALLOON/25 AMORTIZATION | |
| RATE | PRICE |
| 4.250% | 101 |
| 4.125% | PAR |
| 7/7 ARM BALLOON 30 YEAR AMORTIZATION | |
| RATE | PRICE |
| 4.000% | 101 |
| 3.875% | PAR |

*Mixed Use with more than 3 Commercial Units will be considered at higher rates.

| ALL INVESTMENT PROPERTIES | |
|--|--|
| LINE OF CREDIT, 1ST LIEN POSITION ONLY** | |
| Prime Rate + 1.75% | |

- ** (1) Minimum Line of Credit amount \$100,000
 (2) Minimum draw down at closing \$25,000
 (3) Floor rate is the start rate
 (4) Interest only
 (5) 5 Year Balloon, renewable for additional 5 years based on satisfactory Annual Loan Review.
 (6) No Pre-Payment Penalty
 (7) Requires Annual Loan Review with Financial Statement, Rent Rolls, Income and Expense, Tax Returns
 (8) Application fee \$1,450
 (9) Commitment fee 1% of loan amount
 (10) 0.25% non usage fee if applicable
 (11) 2nd Lien LOC on existing Flushing Loan
 (12) Update Title every (5) years, \$1500 administrative fee

MORTGAGE BROKER/BANKER CORRESPONDENT RATES

RATES & TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE

RESIDENTIAL LOANS Effective Date: 01.10.2022

| Contact Your Loan Representative: | |
|--|--------------------------|
| Patrick Akosah | |
| Vice President | |
| Loan Officer - MLO #674966 | |
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| | 220 RXR Plaza |
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| FIXED RATE PRODUCTS | |
|--------------------------|----------|
| 15 YEAR FIXED CONFORMING | |
| RATE | TERM |
| * 3.000% | 15 YEARS |

| INDEX RATES | |
|--------------------|-------|
| 1 YEAR US TREASURY | 0.46% |
| | |

| ADJUSTABLE RATE PRODUCTS | |
|--------------------------|----------|
| CONFORMING | |
| 3/1 YEAR ARM | |
| RATE | TERM |
| 2.875% | 30 YEARS |
| | |
| 5/1 YEAR ARM | |
| RATE | TERM |
| * 2.75% | 30 YEARS |
| | |
| 7/1 YEAR ARM | |
| RATE | TERM |
| 3.250% | 30 YEARS |
| | |
| 10/1 YEAR ARM* | |
| RATE | TERM |
| 3.375% | 30 YEARS |
| | |

NOTES:

- APPLICABLE ONLY TO NON-BUSINESS USAGE LOAN PROCEEDS
- MAXIMUM LENDER PAID COMPENSATION IS \$10,000.00.
- PRINCIPAL DWELLING 1-4 RESIDENTIAL CONFORMING LOANS UP TO 80% LTV.
- INVESTMENT 1-4 RESIDENTIAL NON-CONFORMING LOANS GENERALLY UP TO 70% LTV

| |
|---|
| <ul style="list-style-type: none"> • FOR PRINCIPAL DWELLING RESIDENTIAL 1-4 FAMILY LOANS, LPC (LENDER PAID COMPENSATION) AND BPC (BORROWER PAID COMPENSATION) CANNOT BE COMBINED. • <i>Broker rates* are at PAR. Lender paid compensation not available on 15 yr fixed and 5/1 ARM products for owner occupied purpose 1-4 family home loans. Lender paid compensation upto 1.00% of loan amount available for investment purpose properties with appropriate risk adjusted rate add-ons.</i> • FOR PRINCIPAL-DWELLING 1-4 FAMILY LOANS, FLUSHING BANK WILL ALLOW MAXIMUM LPC OF 1.00% OR MAXIMUM BPC OF 2.00% WITH EXHIBITED RATES. • IORR (INVESTOR-OWNED ONE TO FOUR FAMILY RESIDENTIAL REAL ESTATE) LOANS, LPC AND BPC MAY BE COMBINED UPTO 3.00 POINTS; BANK WILL ALLOW UPTO MAXIMUM 1.00% LPC AND MXIMUM 2.00% BPC. |
|---|

- LOANS ON BORROWER PAID COMPENSATION: FLUSHING BANK WILL OFFER ITS RETAIL RATE FOR ALL PRODUCT OFFERINGS AND FLUSHING BANK WILL NOT BE RESPONSIBLE FOR COLLECTING BORROWER PAID COMPENSATION.
- JUMBO LOAN RATE ADD-ON 0.25% FOR LOAN AMOUNT \$625,501 TO \$999,999.
- RATE ADD-ON 0.375% FOR LOAN AMOUNT \$1,000,000 - \$1,500,000.
- ADD 0.50% TO RATE FOR INVESTMENT PROPERTY OR SECOND HOMES. TITLE HELD UNDER CORPORATE ENTITY MAY BE CONSIDERED ON A CASE BY CASE BASIS AND AT A HIGHER RATE (+0.25%).
- NON-WARRANTABLE CONDOMINIUMS EXCEEDING FANNIE MAE OCCUPANCY GUIDELINE WILL BE CONSIDERED AT A HIGHER RATE AND ON A CASE BY CASE BASIS.
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- *Broker rates* are at PAR. Lender paid compensation not available on 15 yr fixed and 5/1 ARM products for owner occupied purpose 1-4 family home loans. add-ons. Lender paid compensation available for investment purpose properties with appropriate risk adjusted rate add-ons*
- ALL RATES EXHIBITED ON THIS PAGE ARE BASED ON AVERAGE CREDIT SCORE OF 670. LOWER SCORES CONSIDERED AT A HIGHER RATE ON A CASE BY CASE BASIS.
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- BROKER INSTITUTION MUST ALSO BE LICENSED AND REGISTERED WITH THE NEW YORK STATE BANKING DEPARTMENT IN ORDER TO SUBMIT PRINCIPAL DWELLING 1-4 FAMILY RESIDENTIAL LOANS AND RECEIVE LENDER PAID COMPENSATION.

RATE LOCK POLICY:

- ALL 1-4 OWNER OCCUPIED RESIDENTIAL RATES WILL BE SET AT THE TIME OF COMMITMENT

- ABOVE RATES, POINTS IF APPLICABLE, PROGRAM TERMS AND CONDITIONS MAY BE SUBJECT TO CHANGE WITHOUT NOTICE FACTORS MAY BE BASED ON, BUT NOT LIMITED TO, LOAN AMOUNT, DOCUMENTATION TYPE, LOAN TYPE, OCCUPANCY TYPE, PROPERTY TYPE, LOAN TO VALUE AND CREDIT SCORE
- RATES & PRODUCTS SHOWN ARE NOT AVAILABLE IN ALL STATES
- FOR SPECIFIC INQUIRES PLEASE CONTACT ANY OF OUR LOAN REPRESENTITIVES