

Blackburne & Brown Mortgage Company, Inc.
SUBPRIME COMMERCIAL LOANS
Reduced Documentation
No Lockout Clause – No Prepayment Penalty

10/11/2007	A Credit 0-20 yrs old		A Credit 21-35 yrs old		A Credit 35+ yrs old		B Credit 0-20 yrs old		B Credit 21-35 yrs old		B Credit 35+ yrs old		C Credit 0-20 yrs old		C Credit 21-35 yrs old		C Credit 35+ yrs old	
Property Age	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV
Property Types	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV
Multifamily	9.90%	75%	10.50%	75%	11.50%	75%	10.25%	75%	10.90%	75%	11.90%	75%	11.25%	70%	11.90%	70%	12.90%	70%
Mixed Use	9.90%	75%	10.50%	75%	11.50%	75%	10.25%	75%	10.90%	75%	11.90%	75%	11.25%	70%	11.90%	70%	12.90%	70%
Office/Retail	9.90%	75%	10.50%	75%	11.50%	75%	10.25%	75%	10.90%	75%	11.90%	75%	11.25%	70%	11.90%	70%	12.90%	70%
Warehouse/Industrial	9.90%	75%	10.50%	75%	11.50%	75%	10.25%	75%	10.90%	75%	11.90%	75%	11.25%	70%	11.90%	70%	12.90%	70%
Shopping/Strip Center	10.25%	75%	10.90%	75%	11.90%	75%	10.90%	75%	11.50%	75%	12.25%	75%	11.50%	70%	11.90%	70%	12.90%	70%
Mobile Home Park	10.25%	75%	10.90%	75%	11.90%	75%	10.90%	75%	11.50%	75%	12.25%	75%	11.50%	70%	11.90%	70%	12.90%	70%
Bed & Breakfast	10.25%	75%	10.90%	75%	11.90%	75%	10.90%	75%	11.50%	75%	12.25%	75%	11.50%	70%	11.90%	70%	12.90%	70%
Motel/Hotel	10.25%	75%	10.90%	75%	11.90%	75%	10.90%	75%	11.50%	75%	12.25%	75%	11.50%	70%	11.90%	70%	12.90%	70%
Restaurant/Bar	10.25%	75%	10.90%	75%	11.90%	75%	10.90%	75%	11.50%	75%	12.25%	75%	11.50%	70%	11.90%	70%	12.90%	70%
Daycare Center	10.25%	75%	10.90%	75%	11.90%	75%	10.90%	75%	11.50%	75%	12.25%	75%	11.50%	70%	11.90%	70%	12.90%	70%
Miniwarehouse/Self Storage	10.25%	75%	10.90%	75%	11.90%	75%	10.90%	75%	11.50%	75%	12.25%	75%	11.50%	70%	11.90%	70%	12.90%	70%
Funeral Home	10.50%	75%	11.50%	75%	12.50%	75%	11.25%	75%	11.90%	75%	12.90%	75%	11.90%	70%	12.50%	70%	13.50%	70%
Assisted Living Facility	10.50%	75%	11.50%	75%	12.50%	75%	11.25%	75%	11.90%	75%	12.90%	75%	11.90%	70%	12.50%	70%	13.50%	70%
Residential Care Facility	10.50%	75%	11.50%	75%	12.50%	75%	11.25%	75%	11.90%	75%	12.90%	75%	11.90%	70%	12.50%	70%	13.50%	70%
Golf Course	10.90%	70%	11.90%	70%	12.90%	70%	11.50%	70%	12.25%	70%	13.25%	70%	12.25%	65%	12.90%	65%	13.90%	65%
RV Park	10.90%	70%	11.90%	70%	12.90%	70%	11.50%	70%	12.25%	70%	13.25%	70%	12.25%	65%	12.90%	65%	13.90%	65%
Campground	10.90%	70%	11.90%	70%	12.90%	70%	11.50%	70%	12.25%	70%	13.25%	70%	12.25%	65%	12.90%	65%	13.90%	65%
Car Wash	10.90%	70%	11.90%	70%	12.90%	70%	11.50%	70%	12.25%	70%	13.25%	70%	12.25%	65%	12.90%	65%	13.90%	65%
Bowling Alley	10.90%	70%	11.90%	70%	12.90%	70%	11.50%	70%	12.25%	70%	13.25%	70%	12.25%	65%	12.90%	65%	13.90%	65%
Casino	10.90%	70%	11.90%	70%	12.90%	70%	11.50%	70%	12.25%	70%	13.25%	70%	12.25%	65%	12.90%	65%	13.90%	65%
Movie Theater	10.90%	70%	11.90%	70%	12.90%	70%	11.50%	70%	12.25%	70%	13.25%	70%	12.25%	65%	12.90%	65%	13.90%	65%
Parking Garage	10.90%	70%	11.90%	70%	12.90%	70%	11.50%	70%	12.25%	70%	13.25%	70%	12.25%	65%	12.90%	65%	13.90%	65%
Auto Repair	10.90%	70%	11.90%	70%	12.90%	70%	11.50%	70%	12.25%	70%	13.25%	70%	12.25%	65%	12.90%	65%	13.90%	65%
Church	10.90%	70%	11.90%	70%	12.90%	70%	11.50%	70%	12.25%	70%	13.25%	70%	12.25%	65%	12.90%	65%	13.90%	65%
Gas Station	10.90%	70%	11.90%	70%	12.90%	70%	11.50%	70%	12.25%	70%	13.25%	70%	12.25%	65%	12.90%	65%	13.90%	65%
Gentlemen's Club	10.90%	70%	11.90%	70%	12.90%	70%	11.50%	70%	12.25%	70%	13.25%	70%	12.25%	65%	12.90%	65%	13.90%	65%
Marina	10.90%	70%	11.90%	70%	12.90%	70%	11.50%	70%	12.25%	70%	13.25%	70%	12.25%	65%	12.90%	65%	13.90%	65%
Special Purpose	10.90%	70%	11.90%	70%	12.90%	70%	11.50%	70%	12.25%	70%	13.25%	70%	12.25%	65%	12.90%	65%	13.90%	65%
Res. Subdivision/Condo Project	10.90%	70%	11.90%	70%	12.90%	70%	11.50%	70%	12.25%	70%	13.25%	70%	12.25%	65%	12.90%	65%	13.90%	65%
Land	12.90%	55%	12.90%	55%	12.90%	55%	12.90%	55%	12.90%	55%	12.90%	55%	13.25%	50%	13.25%	50%	13.25%	50%
Construction	11.50%	75%	11.50%	75%	11.50%	75%	11.90%	75%	11.90%	75%	11.90%	75%	12.50%	70%	12.50%	70%	12.50%	70%

*Add 1.0% to all loans outside the state of California.

*0-2.5 pts. (California); 2.5 pts. (All other states) for permanent loans.

*2 pts. (California); 4 pts. (All other states) for land loans.

*4 pts. for all construction loans.

*Add 1-2% in rate if property is less than average in appearance.

*All rates, programs, and pricing adjustments are subject to change at any time and without prior notice.

Credit Score
A - 720
B - 719-650
C - 649-600
D - 599-500
F - 500-below

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10/11/2007	D Credit		D Credit		D Credit		F Credit		F Credit		F Credit	
Property Age	0-20 yrs old		21-35 yrs old		35+ yrs old		0-20 yrs old		21-35 yrs old		35+ yrs old	
Property Types	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV
Multifamily	12.25%	65%	12.90%	65%	13.90%	65%	12.25%	60%	12.90%	60%	13.90%	60%
Mixed Use	12.25%	65%	12.90%	65%	13.90%	65%	12.25%	60%	12.90%	60%	13.90%	60%
Office/Retail	12.25%	65%	12.90%	65%	13.90%	65%	12.25%	60%	12.90%	60%	13.90%	60%
Warehouse/Industrial	12.25%	65%	12.90%	65%	13.90%	65%	12.25%	60%	12.90%	60%	13.90%	60%
Shopping/Strip Center	12.90%	65%	13.25%	65%	13.90%	65%	12.90%	60%	13.25%	60%	13.90%	60%
Mobile Home Park	12.90%	65%	13.25%	65%	13.90%	65%	12.90%	60%	13.25%	60%	13.90%	60%
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Marina	12.90%	60%	13.25%	60%	13.90%	60%	12.90%	55%	13.25%	55%	13.90%	55%
Special Purpose	12.90%	60%	13.25%	60%	13.90%	60%	12.90%	55%	13.25%	55%	13.90%	55%
Res. Subdivision/Condo Project	12.90%	60%	13.25%	60%	13.90%	60%	12.90%	55%	13.25%	55%	13.90%	55%
Land	13.90%	50%	13.90%	50%	13.90%	50%	13.90%	45%	13.90%	45%	13.90%	45%
Construction	12.90%	65%	12.90%	65%	12.90%	65%	13.25%	60%	13.25%	60%	13.25%	60%

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- *0-2.5 pts. (California); 2.5 pts. (All other states) for permanent loans.
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