

Current Pricing

TODAY'S INTEREST RATE INDICES								
5 Yr FHLB	7 Yr FHLB	10 Yr FHLB	5 Yr SWAP	10 Yr SWAP	6 Month LIBOR	5 Year Treasury	10 Yr Treasury	Prime
4.49%	4.92%	5.15%	3.73%	4.23%	4.64%	2.63%	3.69%	4.50%
FIXED INTEREST RATE PROGRAM								
Loan Program	Property Type	Loan Amount (1)	Interest Rate (2) 5 Year / 10 Year	Interest Index +Spread(3)	Min DCR	CLTV (4)	Loan Term	Amortization
MULTI-FAMILY	Apartment 5+ Units	Up to \$1,000,000	6.95%	Fixed	1.2	Up to 75%	5 Years	25 years
MULTI-FAMILY	Apartment 5+ Units	\$1,000,000 and up	6.38% / 6.88%	5 Yr SWAP / 10 Yr SWAP plus 265 to 295 bps	1.2	Up to 80%	5,7,10,15 Years	30 or 35 years
OFFICE / RETAIL / INDUSTRIAL	Multi-use (owner-occupied)	\$500,000 to \$5,000,000	6.73% / 7.23%	5 Yr SWAP / 10 Yr SWAP plus 300 to 375 bps	1.25	Up to 75%	5,7,10 Years	25 or 30 years
OFFICE / RETAIL / INDUSTRIAL	Multi-use (non-owner occupied)	\$1,000,000 to \$10,000,000	6.98%	5 Yr SWAP plus 325 to 350 bps	1.25	Up to 80%	5,7,10 Years	25 or 30 years
SELF-STORAGE	Self Storage (NOT OFFERED CURRENTLY)	\$1,000,000 to \$10,000,000	8.24% / 7.98%	5 Yr SWAP / 10 Yr SWAP plus 375 to 425 bps	1.25	Up to 75%	5,7,10,15 Years	25 or 30 years
HOSPITALITY	Flagged, Full and Limited Services	\$1,000,000 to \$4,000,000	7.23% / 7.73%	5 Yr SWAP / 10 Yr SWAP plus 350 to 400 bps	1.35	Up to 65% (6)	5, 10 Years	25 or 30 years
CONDUIT LOANS	Multi-family / Multi-use	\$3,000,000 to \$20,000,000	6.73%	5 Yr SWAP plus 300 to 325 bps	1.25	Up to 75%	10 Years	30 years
AFL LOAN	Assisted Living Facilities	\$2,000,000 to \$15,000,000	6.5% - 7.0 %	5 Yr SWAP plus 300 to 325 bps	1.15	Up to 85%	35 Years	35 Years
CONSTRUCTION	Most Commercial Properties (NOT OFFERED CURRENTLY)	\$1,000,000 to \$15,000,000	6.00%	Prime plus 150 to 200 bps plus 1 or 2 pts		Up to 80%	1 to 2 Years	Interest Only (5)

- 1) Spread will vary with Property Type. (100 bps equals 1%)
- 2) Appraisal and DSCR can affect the maximum loan available.
- 3) Transactions may be funded through correspondent lenders.
- 4) Apartment construction loans available in all 48 states. Commercial and industrial owner-occupied only in California.
- 5) Brokers can earn Yield Spread Premium on referred loans (upto 1%)
- 6) Upto 85% LTV available in conjunction with an SBA 504 loan.

For latest quotes call: Cherian Arattuculam: 408-733-3314 / Amjad Osmani: 619-957-5819 / Raj Hajela: 925-429-1174 / Andy Bagchi: 408-916-1342