

Series 1000		Industrial/Office/Retail/Rates posted for loans>\$1,000,000/lower loan amounts= Rate increase up to .25bps							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
3 Yr Hybrid	4.80%	2.75%	3 Yr CMT	9.80%	1.25	70/70/70	30/10	2.1%	\$400,000-\$8,000,000
5 Yr Hybrid	4.95%	2.75%	5 Yr CMT	9.95%	1.25	70/70/70	30/10	3,3,2,1%	\$400,000-\$8,000,000
7 Yr Hybrid	5.15%	2.750%	7 Yr CMT	10.15%	1.25	70/70/70	30/10	4,3,3,2,1%	\$400,000-\$8,000,000
Series 2000		Office/Retail/Medical/Industrial/Mixed-Use/Mote/Hotel/warehouse/ Rates posted for loans>\$1,000,000							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
6 Mo ARM	4.875%	3.00%	6 Mo. Libor	10.875%	1.25(P)/1.30(R)	70/70/70	25/10	3,2,1%	\$500,000-\$5,000,000
3 Yr Fixed	4.05%	2.50%	6 Mo. Libor	10.050%	1.25(P)/1.30(R)	70/70/70	25/10	3,2,1%	\$500,000-\$5,000,000
5 Yr Fixed	4.05%	2.50%	6 Mo. Libor	10.050%	1.25(P)/1.30(R)	70/70/70	25/10	5,4,3,2,1%	\$500,000-\$5,000,000
Series 3000		Light Industrial/Office/Self-Storage/Mixed-Use-California Only and No Retail accepted at this time							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
1 YR ARM	4.20%	3.425%	6 Mo Libor	10.30%	1.25-1.35	70/70/65	25/10	3,2,1%	\$500,000-\$6,000,000
3 Yr Fixed	4.30%	3.425%	6 Mo Libor	10.30%	1.25-1.35	70/70/65	25/10	3,2,1%	\$500,000-\$6,000,000
5 Yr Fixed	4.40%	3.425%	6 Mo Libor	10.425%	1.25-1.35	70/70/65	25/10	5,4,3,2,1%	\$500,000-\$6,000,000
Series 4000		Qualifying CRE Properties must be located in San Diego County,Orange County,San Bernardino County, Riverside, Los Angeles County							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
5 Yr Fixed	3.825%	2.50%	1 Yr CMT	9.825%	1.35	75/75/75	30/10	NONE	\$1,000,000-\$10,000,000
7 Yr Fixed	4.00%	2.50%	1 Yr CMT	10.00%	1.35	75/75/75	30/10	NONE	\$1,000,000-\$10,000,000
10 Yr Fixed	4.125%	2.50%	1 Yr CMT	10.125%	1.35	75/75/75	30/10	NONE	\$1,000,000-\$10,000,000
Series 5000		Industrial/Self Storage/ Retail & Office-case by case basis/NNN Properties located in CA,AZ,CO,ID,NV,OR,TX,UT,WA							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
5 Yr fixed	3.850%	2.95%	6 Mo. Libor	10.50%	1.35/1.40	65/65/60	30/15	5,4,4,3,2,1%	\$2,000,000-\$20,000,000
7 Yr fixed	3.850%	2.95%	6 Mo. Libor	10.50%	1.35/1.40	65/65/60	30/15	5,4,4,3,2,2,2,1%	\$2,000,000-\$20,000,000
10 Yr fixed	4.20%	2.95%	6 Mo. Libor	10.50%	1.35/1.40	65/65/60	30/15	5,5,4,4,3,3,2,2,2,1,1,1%	\$2,000,000-\$20,000,000
SBA		Nationwide- subject to property & borrower qualifications							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
SBA 7A	5.25%-6.00%	2.00%-2.75%	WSJ Prime	Same as start Rate	1.25	85/85/85	25/25	3,2,1%	\$500,000 -\$5,000,000
SBA 504	3.00%-4.50%	2.00%-2.75%	WSJ Prime	Same as start Rate	1.25	90/90/90	25/10	5,4,3,2,1%	\$500,000 -\$4,000,000

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