



ALB Commercial Capital CA DRE License #01379610
Commercial Loan Programs Rates as of 05/17/2023

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Series 1000		Multi-Tenant Industrial, Retail, & Office Prefer Southern California Market Area							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
5 Yr fixed	6.375%	N/A	N/A	6.375%	1.25	70/70/70	30/5	3-2-1%	\$500,000-\$7,500,000
7 Yr Fixed	6.625%	N/A	N/A	6.625%	1.25	70/70/70	30/7	3-2-1%	\$500,000-\$7,500,000
10 Yr Fixed	6.75%	N/A	N/A	6.750%	1.25	70/70/70	30/10	3-2-1%	\$500,000-\$7,500,000
10 Yr [5+5]	6.70%	3.00%	5 Yr CMT	None	1.25	70/70/70	30/10	3-2-1%, then Resets	\$500,000-\$7,500,000
Series 2000		Office/Retail/Commercial/Mixed use/Automotive/ House of worship							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
6 Mo ARM	7.25%	(-1.00%)	B Of A Prime	6% Over Start rate	1.25	70/70/70	30/30	3,2,1%	\$500,000-\$3,000,000
3 Yr Fixed	7.50%	(-.75%)	B Of A Prime	6% Over Start rate	1.25	70/70/70	30/30	3,2,1%	\$500,000-\$3,000,000
5 Yr Fixed	7.75%	(-.50%)	B Of A Prime	6% Over Start rate	1.25	1.25	30/30	3-3-2-2-1%	\$500,000-\$3,000,000
7 Yr Fixed	8.25%	N/A	B Of A Prime	6% Over Start rate	1.25	1.25	30/30	3-3-2-2-1-1%	\$500,000-\$3,000,000
Series 3000		Multi-Tenant Retail, Industrial, Self-Storage, Warehouse, Office- Interest Only available							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
3 Yr Fixed	5.88% - 6.13%	2.25%-2.50%	3 YR CMT	5% over Start Rate	1.25-1.30	75/75/70	30/15	No Prepay Fee	\$500,000-\$5,000,000
5 Yr Fixed	5.94%-6.19%	2.50%-2.75%	5 YR CMT	5% over Start Rate	1.25-1.30	75/75/70	30/15	No Prepay Fee	\$500,000-\$5,000,000
7 Yr Fixed	6.45% - 6.70%	3.00% - 3.25%	7 YR CMT	5% over Start Rate	1.25-1.30	75/75/70	30/15	No Prepay Fee	\$500,000-\$5,000,000
10 Yr Fixed	6.72% - 6.97%	3.25% - 3.50%	10 Yr CMT	5% over Start Rate	1.25-1.30	75/75/70	30/15	No Prepay Fee	\$500,000-\$5,000,000
Series 4000		Industrial, Office, Retail Southern California Only							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
3 Yr Fixed	7.45%	2.75%	3 Yr CMT	5% over Start Rate	1.25	70/70/70	30/10	2-1%	\$400,000-\$8,000,000
5 Yr Fixed	7.60%	2.75%	5 Yr CMT	5% over Start Rate	1.25	70/70/70	30/10	3-3-2-1%	\$400,000-\$8,000,000
7 Yr Fixed	7.70%	2.75%	7 Yr CMT	5% over Start Rate	1.25	70/70/70	30/10	4-3-3-2-2-1%	\$400,000-\$8,000,000
Series 5000		Office/industrial/ and mixed used on case by case basis- California Only including Riverside, San Bernardino and the Coachella Valley							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
1 Yr fixed	7.20%	3.50%	SOFR	6% over Start rate	1.25	70/70/65	25/10	2-1-1%	\$500,000-\$6,000,000
3 Yr fixed	7.20%	3.50%	SOFR	6% over Start rate	1.25	70/70/65	25/10	3-2-1%	\$500,000-\$6,000,000
5 Yr fixed	7.10%	3.50%	SOFR	6% over Start rate	1.25	70/70/65	25/10	5-4-3-2-1%	\$500,000-\$6,000,000
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	8.25%-11.25%	00%-3.00%	WSJ Prime	None	1.25	90/75/75	25/25	3,2,1%	\$500,000 -\$5,000,000
SBA 504	5.50%-8.00%	2.00%-2.75%	CMT's	Fixed	1.25	90/90/90	25/10	5,4,3,2,1%	\$500,000 -\$4,000,000

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