

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

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Series 100		Los Angeles, Orange, Riverside, San Diego, Santa Barbara, and Ventura counties Loans > \$2 Million less 10BPS, Interest Only up tp 5yrs							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
3 Yr Fixed	5.85%	2.50%	1 Yr CMT	10.95%	1.20	65/65/65	30/30	3-2-1%	\$750,000-\$10,000,000
5 Yr Fixed	5.85%	2.50%	1 Yr CMT	10.95%	1.20	65/65/65	30/30	5-4-3-2-1%	\$750,000-\$10,000,000
7 Yr Fixed	6.10%	2.50%	1 Yr CMT	10.95%	1.20	65/65/65	30/30	5-5-4-4-3-2-1%	\$750,000-\$10,000,000
10 Yr. Fixed	6.20%	2.50%	1 Yr CMT	10.95%	1.20	65/65/65	30/30	5-5-4-4-3-3-2-2-1-1%	\$750,000-\$10,000,000
Series 200		Los Angeles, Orange, San Diego, Ventura, Santa Barbara, Riverside, San Bernardino Loans < \$750K add .25% to rate and margin = 2.75%							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
3 Yr Fixed	6.00%	2.625%	30 Day SOFR	12.00%	1.20 P/RT/CO	75/75/75	30/30	3-2-1%	\$500,000-\$15,000,000
5 Yr Fixed	6.25%	2.625%	30 Day SOFR	12.00%	1.20 P/RT/CO	75/75/75	30/30	3-3-2-1-1%	\$500,000-\$15,000,000
7 Yr Fixed	6.20%	2.625%	30 Day SOFR	12.200%	1.20 P/RT/CO	75/75/75	30/30	4-4-3-2-2-1-1%	\$500,000-\$15,000,000
Series 300		Throughout California-Primary Markets near Core Employment-Secondary Markets LTV's may be lower Cash out + 10-35 BPS increase in Rate							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
1 YR. Fixed	6.85%	2.950%	SOFR	12.85%	1.20-1.20	75/75/70	30/30	2-1-1%	\$500,000-\$6,000,000
3 YR. Fixed	6.85%	2.950%	SOFR	12.85%	1.20-1.20	75/75/70	30/30	3-2-1%	\$500,000-\$6,000,000
5 Yr. Fixed	6.75%	2.950%	SOFR	12.75%	1.20-1.20	75/75/70	30/30	5-4-3-2-1%	\$500,000-\$6,000,000
7 Yr. Fixed	6.90%	2.950%	SOFR	12.90%	1.20-1.20	75/75/70	30/30	5-4-3-3-2-2-1%	\$500,000-\$6,000,000
Series 400		Los Angeles, Orange, Santa Barbara, Ventura, and San Diego, Riverside, and San Bernardino CO > 20% = 0.125% rate increase							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
3 Yr Fixed	5.63% - 5.88%	2.00% -2.25%	3 Yr CMT	5% over Start Rate	1.25 -1.30	75/75/70	30/15	No Prepay	\$500,000- \$5,000,000
5 Yr Fixed	5.69% - 5.94%	2.25% - 2.50%	5 Yr CMT	5% over Start Rate	1.25 -1.30	75/75/70	30/15	No Prepay	\$500,000- \$5,000,000
7 Yr Fixed	6.20% - 6.45%	2.75% - 3.00%	7 Yr CMT	5% over Start Rate	1.25 -1.30	75/75/70	30/15	No Prepay	\$500,000- \$5,000,000
10 Yr Fixed	6.47% - 6.72%	3.00% - 3.25%	10 Yr CMT	5% over Start Rate	1.25 -1.30	75/75/70	30/15	No Prepay	\$500,000- \$5,000,000
Series 500		Top Markets AK, AZ, CA, HI, ID, NV, OR, UT, and WA Rate increase for Standard Markets, Stepdown prepaes, and interest only options							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
5 Yr Fixed	5.75%	3.25%	SOFR	5% over Start Rate	1.20 (P/R/CO)	80/80/80	30/20	Yield Maintenance	\$1,000,000-\$6,000,000
7 Yr Fixed	5.80%	3.25%	SOFR	5% over Start Rate	1.20 (P/R/CO)	80/80/80	30/20	Yield Maintenance	\$1,000,000-\$6,000,000
10 Yr Fixed	5.68%	3.25%	SOFR	5% over Start Rate	1.20 (P/R/CO)	80/80/80	30/20	Yield Maintenance	\$1,000,000-\$6,000,000
Series 600		Selective Areas in California- Maximum LTV subject to change based on market area							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
5 Yr Fixed	5.56%	2.00%	5 Yr CMT	6% over Start rate	1.20	75/75/75	30/10	5,4,3,2,1%	\$500,000-\$7,500,000
12 Month Bridge	8.99%	N/A	N/A	8.99%	Asset Based Program	85/75/75	12 months I/O	No Prepay Fee	\$1,000,000-\$7,500,000

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