



ALB Commercial Capital CA DRE License #01379610
Multifamily Loan Programs Rates as of 05/13/2024

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Series 100		Los Angeles, Orange, San Diego, (Santa Barbara,Riverside,San Bernardino +.125%) 3yra I/O max 55%LTV, Add .25% <\$750K							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
3 Yr Fixed	6.60%	2.625%	SOFR	12.60%	1.20	75/75/75	30/30	3-2-1%	\$750,000-\$10,000,000
5 Yr Fixed	6.60%	2.625%	SOFR	12.60%	1.20	75/75/75	30/30	3-3-2-1-1%	\$750,000-\$10,000,000
7 Yr Fixed	6.80%	2.625%	SOFR	12.80%	1.20	75/75/75	30/30	4-4-3-2-2-1-1%	\$750,000-\$10,000,000
3yrs Fixed I/O	6.70%	2.625%	SOFR	12.70%	1.40	75/75/75	30/30	3-2-1%	\$750,000-\$10,000,000
Series 200		Los Angeles , Riverside, Orange County, San Diego, San Bernardino- (Subject to overall condition of collateral)							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
5 Yr Fixed	6.25%	N/A	N/A	6.25%	1.20 P/RT/CO	70/70/65	30/5	3-2-1%	\$500,000-\$26,000,000
7 Yr Fixed	6.375%	N/A	N/A	6.375%	1.20 P/RT/CO	70/70/65	30/7	3-2-1%	\$500,000-\$26,000,000
10 Yr Fixed	6.50%	N/A	N/A	6.500%	1.20 P/RT/CO	70/70/65	30/10	3-2-1%	\$500,000-\$26,000,000
Series 300		Los Angeles, Orange county,Riverside, San Diego, Santa Barbara, Ventura (>55% ADD .10%, 3 Yr I/O- +.10%, 5Yr I/O- +.20%)							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
3 YR. Fixed	6.50%	2.50%	1 Yr. CMT	11.95%	1.20-1.20	55/55/55	30/30	3-2-1%	\$2,000,000-\$10,000,000
5 YR. Fixed	6.50%	2.50%	1 Yr. CMT	11.95%	1.20-1.20	55/55/55	30/30	5-4-3-2-1%	\$2,000,000-\$10,000,000
7 Yr. Fixed	6.70%	2.50%	1 Yr. CMT	11.95%	1.20-1.20	55/55/55	30/30	5-5-4-4-3-2-1%	\$2,000,000-\$10,000,000
10 Yr. Fixed	6.85%	2.50%	1 Yr. CMT	11.95%	1.20-1.20	55/55/55	30/30	5-5-4-4-3-3-3-2-2-1-1%	\$2,000,000-\$10,000,000
Series 400		California,Oregon, Washington- (Add ons - .15% LTV to 60%, .525% LTV to 65%, Step down prepay available at increased rate)							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
3 Yr Fixed	6.15%	2.95%	SOFR	5.50% over Start Rate	1.25	55/55/55	30/30	3 YRS YM	\$2,500,000- \$5,000,000
5 Yr Fixed	5.97%	2.95%	SOFR	5.50 % over Start Rate	1.25	55/55/50	30/30	5 YRS YM	\$2,500,000- \$5,000,000
7 Yr Fixed	6.16%	2.95%	SOFR	5.50 % over Start Rate	1.25	55/55/55	30/30	7 YRS YM	\$2,500,000- \$5,000,000
10 Yr Fixed	6.32%	2.95%	SOFR	5.50 % over Start Rate	1.25	55/55/55	30/30	10 YRS YM	\$2,500,000- \$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	6.50%	3.25%	SOFR	5% over Start Rate	1.20 (P/R/CO)	80/80/80	30/5	Yield Maintenance	\$1,000,000-\$6,500,000
7 Yr Fixed	6.45%	3.25%	SOFR	5% over Start Rate	1.20 (P/R/CO)	80/80/80	30/7	Yield Maintenance	\$1,000,000-\$6,500,000
10 Yr Fixed	6.60%	3.25%	SOFR	5% over Start Rate	1.20 (P/R/CO)	80/80/80	30/10	Yield Maintenance	\$1,000,000-\$6,500,000
Series 600		So Cal Market Areas. MAX allowable LTV=75% LTV with add to rate & DCR- call for Details)							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
5 Yr Fixed	6.67%	2.75%/3.00%	5 Yr CMT	5% over Start rate	1.25	65/65/65	30/10	No Prepay Fee	\$500,000-\$2,500,000
7 Yr Fixed	6.72%	2.75%/3.00%	7 Yr CMT	5% over Start Rate	1.25	65/65/65	30/10	No Prepay Fee	\$500,000-\$2,500,000
10 Yr Fixed	6.96%	2.75%/3.00%	10 Yr CMT	5% over Start Rate	1.25	65/65/65	30/10	No Prepay Fee	\$500,000-\$2,500,000

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