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Commercial Loan Programs
Rates as of 7/10/2017

Series 900			States Incl: AZ,CA,ID,NV,OR,TX,UT,WA (add 10bps for loans < \$2 Million)						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
3 Yr Hybrid	4.550%	2.950%	6 Mo Libor	10.500%	1.25/1.30	75/70/70	30/15	3,2,1	\$1,000,000-\$10,000,000
5 Yr Hybrid	4.675%	2.950%	6 Mo Libor	10.525%	1.25/1.30	75/70/70	30/15	5,4,3,2,1	\$1,000,000-\$10,000,000
7 Yr Hybrid	4.825%	2.950%	6 Mo Libor	10.725%	1.25/1.30	75/70/70	30/15	5,5,4,3,2,1,1	\$1,000,000-\$10,000,000
10 Yr Hybrid	4.850%	2.850%	6 Mo Libor	10.750%	1.25/1.30	75/70/70	30/15	5,5,4,4,3,3,2,2,1,1	\$1,000,000-\$10,000,000
Series 1000- Low doc			CA,OR,WA states only- Low doc up to 3 million (available 2,0 PP with 5 yr term, add .40bps for loans <1 mill)						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
3 Yr Fixed	4.150%	3.00%	6 Mo Libor	10.500%	1.25	75/75/70	30/10	3,2,1	\$1,000,000- \$15,000,000
4 Yr Fixed	4.200%	3.00%	6 Mo Libor	10.500%	1.35	75/75/70	30/10	3,2,1	\$1,000,000- \$15,000,000
5 Yr Fixed	4.550%	3.00%	6 Mo Libor	10.500%	1.35	75/75/70	30/10	3,2,1,1	\$1,000,000- \$15,000,000
Series 1100			Retail/Industrial/Office located in-CA,OR,& WA (add .20bps for loans < \$2,500,000)						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
3 Yr Fixed	4.470%	2.775%	6 Mo Libor	9.970%	1.30	75/75/70	30/30	3,2,1	\$1,000,000-\$5.000,000
5 Yr Fixed	4.620%	2.775%	6 Mo Libor	10.120%	1.30	75/75/70	30/30	3,2,2,1	\$1,000,000-\$5.000,000
7 Yr Fixed	4.760%	2.775%	6 Mo Libor	10.260%	1.30	75/75/70	30/30	4,3,3,2,1	\$1,000,000-\$5.000,000
10 Yr Fixed	4.900%	2.775%	6 Mo Libor	10.400%	1.30	75/75/70	30/30	5,4,4,3,2,1	\$1,000,000-\$5.000,000
15 Yr fixed	4.800%	N/A	6 Mo Libor	4.800%	1.30	75/75/70	15/15	5,4,4,3,2,2,2,2,1	\$1,000,000-\$5.000,000
Series 1200			Retail/Industrial/Office/Mixed-Use/Self-Storage & warehouse-Nationwide (Loans \$750 <=& <=\$1Mill add .50bps)						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
3 Yr Fixed	5.025%	3.750%	6 Mo Libor	11.025%	1.30	70/65/60	25/25	4,3,1	\$750,000-\$5,000,000
5 Yr fixed	5.250%	3.750%	6 Mo Libor	11.250%	1.30	70/65/60	25/25	5,4,3,2,1	\$750,000-\$5,000,000
7 Yr Fixed	5.980%	3.750%	6 Mo Libor	11.980%	1.30	70/65/60	25/25	5,5,5,4,3,2,1	\$750,000-\$5,000,000
10 Yr fixed	6.300%	3.750%	6 Mo Libor	12.300%	1.30	70/65/60	25/25	5,5,4,4,3,3,2,2,1,1	\$750,000-\$5,000,000
SBA									
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
10 Yr Fixed	4.50-5.25%	NA	NA	NA	1.25	90/90/90	25/20	5,4,3,2,1	\$500,000+

Rates & Terms are subject to change without notice. Some restrictions may apply and borrowers are subject to qualification. This information is provided to assist real estate professionals and investors only, and is not intended for distribution to or for use by the general public. ALB

