

## Commercial Loan Programs

1/3/2013

Series 1			MultiTenant Retail, Industrial, Office, Mixed Use CA Properties						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
ARM	4.900%	3.125%	CMT	10.900%	1.35	65/65	25/10	1,1	\$500,000-\$999,999
3 Yr Fixed	5.450%	3.125%	CMT	11.450%	1.35	65/65	25/10	2,1,1	\$500,000-\$999,999
5 Yr Fixed	5.650%	3.125%	CMT	11.620%	1.35	65/65	25/10	2,1,1,1	\$500,000-\$999,999
ARM	4.800%	3.125%	CMT	10.800%	1.35	65/65	25/10	1,1	\$1,000,000-\$5,000,000
3 Yr Fixed	5.350%	3.125%	CMT	11.350%	1.35	65/65	25/10	2,1,1	\$1,000,000-\$5,000,000
5 Yr Fixed	5.550%	3.125%	CMT	11.550%	1.35	65/65	25/10	2,1,1,1	\$1,000,000-\$5,000,000
Series 2			MultiTenant Retail, Industrial, Office, Mixed Use CA Properties .25 decrease for 55%LTV or less						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
3 Yr Fixed	4.375%	2.875%	Libor	11.000%	1.30	75	30/30	2,1	\$1,000,000-\$5,000,000
5 Yr Fixed	4.375%	2.875%	Libor	11.000%	1.30	75	30/30	3,2,1	\$1,000,000-\$5,000,000
7 Yr Fixed	4.625%	2.875%	Libor	11.000%	1.30	75	30/30	4,3,2,1	\$1,000,000-\$5,000,000
10Yr Fixed	5.125%	2.875%	Libor	11.000%	1.30	75	30/30	5,4,3,2,1	\$1,000,000-\$5,000,000
Series 3			Owner User Only						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
3 Yr Fixed	2.950%	NA	NA	NA	1.25	80	20/3	TBD	\$500,000+
5 Yr Fixed	3.450%	NA	NA	NA	1.25	80	20/5	TBD	\$500,000+
7 Yr Fixed	3.850%	NA	NA	NA	1.25	80	20/7	TBD	\$500,000+
			Single Tenant, Office, Retail, Industrial, Wharehouse, Mixed Use						
Loan Program	Interest Rate	Margin	Index	Ceiling	Min DCR	LTV (P/RT/CO)	Amot/Term	Prepayment Period	Loan Limits
3 Yr Fixed	5.000%	2.875%	MAT	10.875%	1.35	60	30/10	3,2,1	\$500,000+
5 Yr Fixed	5.500%	2.875%	LIBOR	11.250%	1.35	60	30/10	5,4,3,2,1	\$500,000+
SBA Owner User Program			Call for details about 90% LTV						
Private Money			Call for details						

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