



ALB Commercial Capital CA DRE License #01379610
Multifamily Loan Programs Rates as of 03/31/2021

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Series 100		So. California & San Diego Only/ Rates posted for Loan >\$750,000/Lower loan amounts=Rate Increase up to.25%							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
3 Yr Fixed	3.25%	2.750%	3 Yr CMT	8.25%	1.20	75/75/75	30/10	2.1%	\$400,000-\$8,000,000
5 Yr Fixed	3.35%	2.750%	5 Yr CMT	8.35%	1.20	75/75/75	30/10	3,3,2,1%	\$400,000-\$8,000,000
7 Yr Fixed	3.50%	2.750%	7 Yr CMT	8.50%	1.20	75/75/75	30/10	4,3,3,2,1%	\$400,000-\$8,000,000
Series 200		Los Angeles, Orange,San Diego, Ventura,Santa Barbara, Riverside, San Bernardino/Rates Posted for loans> \$750,000							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
6 Mo. Arm	4.50%	2.50%	6 Mo. Libor	10.50%	1.20 P/RT/CO	75/75/65	30/30	1,1,1%	\$100,000-\$7,000,000
3 Yr Fixed	3.35%	2.50%	6 Mo. Libor	9.35%	1.20 P/RT/CO	75/75/65	30/30	3,2,1%	\$100,000-\$7,000,000
5 Yr Fixed	3.45%	2.50%	6 Mo. Libor	9.45%	1.20 P/RT/CO	75/75/65	30/30	3,3,2,1,1%	\$100,000-\$7,000,000
Series 300		Throughout California-Primary Markets near Core Employment-Secondary Markets LTV's may be lower							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
1 YR. Fixed	3.20%	2.950%	6 Mo Libor	9.20%	1.20-1.20	75/75/70	30/30	2-1-1%	\$500,000-\$6,000,000
3 YR. Fixed	3.20%	2.950%	6 Mo Libor	9.20%	1.20-1.20	75/75/70	30/30	3-2-1%	\$500,000-\$6,000,000
5 Yr. Fixed	3.25%	2.950%	6 Mo Libor	9.25%	1.20-1.20	75/75/70	30/30	5-4-3-2-1%	\$500,000-\$6,000,000
7 Yr. Fixed	3.60%	2.950%	6 Mo Libor	9.60%	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 / Loans>2.5 mill.=less 10bps, loans >50%LTV + .10bps							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
6 Mo ARM	3.20%	2.75%	6 Mo Libor	9.95%	1.20	65/65/65	30/30	2,1,1%	\$500,000- \$10,000,000
3 Yr Fixed	3.60%	2.50%	6 Mo Libor	9.95%	1.20	65/65/65	30/30	3,2,1%	\$500,000- \$10,000,000
5 Yr Fixed	3.60%	2.50%	6 Mo. Libor	9.95%	1.20	65/65/65	30/30	5,4,3,2,1%	\$500,000- \$10,000,000
7 Yr Fixed	4.05%	2.50%	6 Mo. Libor	9.95%	1.20	65/65/65	30/30	5,5,4,4,3,2,1%	\$500,000- \$10,000,000
10 Yr. Fixed	4.45%	2.50%	6 Mo. Libor	9.95%	1.20	65/65/65	30/30	5,5,4,4,3,3,2,2,1,1%	\$500,000- \$10,000,000
Series 500		Western region-AZ,CA,CO,ID,NV,OR,TX,UT,WA/ Reduce rate 10bps for loans 50% LTV and a minimum 1.30DCR							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
5 Yr Fixed	3.40%	2.50%	6 Mo Libor	9.50%	1.20P/1.20R	75/75/75	30/30	3-3-2-2-1%	\$2,000,000-\$15,000,000
7 Yr Fixed	3.40%	2.50%	6 Mo Libor	9.50%	1.20P/1.20R	75/75/75	30/30	4-3-2-2-1%	\$2,000,000-\$15,000,000
10 Yr Fixed	3.70%	2.50%	6 Mo. Libor	9.50%	1.20P/1.20R	75/75/75	30/30	5-5-4-4-3-3-2-2-1-1%	\$2,000,000-\$15,000,000
Series 600		Top/Standard Markets western Region: AK,AZ,CA,HI,ID,NV,OR,UT, and WA/ Low doc/Non Recourse							
LOAN PROGRAM	INTEREST RATE	MARGIN	INDEX	CEILING	MIN DCR	LTV (P/RT/CO)	AMOT/TERM	PREPAYMENT PERIOD	LOAN LIMITS
5 Yr Fixed	3.83%	3.25%	6 Mo Libor	5% over Start rate	1.20-1.25	80/80/75	30/5	5,4,3,2,1%	\$1,000,000-\$7,500,000
7 Yr Fixed	4.17%	3.25%	6 Mo Libor	5% over Start rate	1.20-1.25	80/80/75	30/7	5,5,4,4,3,2,1%	\$1,000,000-\$7,500,000
10 Yr Fixed	4.48%	3.25%	6 Mo Libor	5% over Start rate	1.20-1.25	80/80/75	30/10	5,5,4,4,3,3,2,2,1,1%	\$1,000,000-\$7,500,000

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