

# Commercial Financing



September 21, 2009

3-Year Fixed Programs				
Min Loan Amount	Interest Rate	APR	Pre-Payment Penalty (%)	Amort/Term
\$500,000	6.500%	4.823%	3-3-2-2	25/3
\$1,500,000	6.340%	4.807%	5-4-3-2-1	25/3

5-Year Fixed Programs				
Min Loan Amount	Interest Rate	APR	Pre-Payment Penalty (%)	Amort/Term
\$500,000	5.570%	5.785%	Defeasance	25/5
\$1,500,000	5.570%	5.768%	Defeasance	25/5

7-Year Fixed Programs				
Min Loan Amount	Interest Rate	APR	Pre-Payment Penalty (%)	Amort/Term
\$500,000	6.875%	7.108%	3-2-1%	25/10
\$1,500,000	6.875%	7.090%	3-2-1%	25/10

Additional Programs	
<ul style="list-style-type: none"> <li>- No Prepay Penalty</li> <li>- Adjustable Rate Program</li> </ul>	<ul style="list-style-type: none"> <li>- Single Tenant</li> <li>- Bridge Program</li> </ul>

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6-Mo Libor:	0.755%	3-Yr Treas:	2.490%
12-Mat:	0.758%	5-Yr Treas:	3.090%
COFI:	1.473%	10-Year Treas:	3.450%

The above rates apply to first trust deeds only.

If you prefer to be removed from this rate sheet distribution, please reply to this email stating such or call the loan officer listed above.  
Rates and programs are subject to change without notice.

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