



Keep Until April 30, 2005

## COMMERCIAL & MULTI FAMILY RATE SHEET

	Initial Rate	Index/Currently	Margin	Rate Change Schedule
<b>3 Year FIXED</b>	6.75%	6 Month CMT @ 3.15%	4.00%	Fixed for the 1 <sup>st</sup> 3 years. Thereafter, adjusting quarterly with a .50% maximum adjustment.
<b>3 Year FIXED</b>	7.00%	6 Month CMT @ 3.15%	5.00%	3 Years
<b>5 Year FIXED</b>	7.50%	6 Month CMT @ 3.15%	4.00%	Fixed for the 1 <sup>st</sup> 5 years. Thereafter, adjusting quarterly with a .50% maximum adjustment.
<b>5 Year FIXED</b>	7.50%	6 Month CMT @ 3.15%	5.25%	5 Years
<b>Quarterly Variable Products</b>	6.00% fixed for 1 year	Prime @ 5.75%	1.25%	Fixed for 1 Year. Thereafter adjusting quarterly (Limited to .50% per change)
	6.00% fixed for 1 year	5 Year CMT @ 4.27%	2.75%	
	6.00% fixed for 1 year	6 Mo. Libor @ 3.385%	4.00%	
	6.00% fixed for 1 year	6 Mo. CMT @ 3.15%	4.00%	
	6.067%	COFI @ 2.317%	3.75%	Quarterly (Limited to .50% per change) Initial Rate set at Documentation
<b>Lending Areas</b>			<b>Property Types</b>	
California and Arizona			Industrial, Office, Retail, Multi-Family Residential and Mixed Use. Special Purpose: Lodging, Gas Stations, etc. may be priced up.	

**The Following Apply to the Above Loans:**

- Call for Fees
- Floor/Minimum Rate Set at the Start Rate & 12.0% is the Cap/Maximum Rate
- (30/15) 30 Year Amortization with a 15 Year Balloon (40 Year Amortization Also Available)
- \$950 Loan Origination Fee includes credit reports, appraisal review, toxic data, flood search and documentation fees
- Maximum LTV Ratio of 75% (90% CLTV with SBA 504 2<sup>nd</sup>)
- Maximum Loan Amount of \$5,000,000 (Variations Subject to Negotiation; Limitations Apply to Loans Over \$5,000,000)
- Debt Service Coverage of 1.15 based upon historic, actual AND economic rents. All loans underwritten @ 7.50%
- Prepayment Penalty of 1.0% for 5 Years (Variations Subject to Negotiation)
- No Negative Amortization
- Appraisal & Review Fees Vary

### CONSTRUCTION AND MINI PERM LOAN COMBINATION

Construction Period Rate:	7.50% Fixed
Maximum Loan:	\$5,000,000
Maximum Loan to Total Cost Ratio:	75% (90% with 504 Debenture)
Loan Fee:	1.0% + \$1,000 loan origination fee + inspection fees
Loan Term:	12 Mo. Construction Period Converts to the 2 <sup>nd</sup> Year of a 3 Yr & 5 Yr ARM shown above
<b>CONSTRUCTION ONLY LOANS</b>	
Loan Fee/Loan Term and Maturity:	1.00% + \$1,000 loan origination fee + inspection fees

**THESE CONVENTIONAL LOANS CAN ALSO BE USED AS A SBA 504 FIRST, CALL FOR QUOTE. BROKERS WELCOME**

\*Rates and fees subject to change without notice. This rate sheet is for real estate professional use only.

**Call Becki Roberts at (916) 922-7820**

**SONOMA NATIONAL BANK 1851 Heritage Lane., Suite 128, Sacramento, CA 95815**



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**Limited Time Special Program**

**5.95%\***

**40 YEAR AMORTIZATION SPECIAL**

For Loans \$1,000,000 and over

<i>Year One:</i>	<i>5.95% fixed</i>
<i>Year Two:</i>	<i>6.45% fixed</i>
<i>Year Three:</i>	<i>6.95% fixed</i>
<i>Year Four:</i>	<i>Fixed at 6 month CMT** plus 5.00% for 3 years resets in 3 year increments thereafter.</i>

**Call Becki Roberts at (916) 922-7820 to take advantage of this special rate and amortization**

<b>LOAN AMORTIZATION:</b>	40 Years
<b>TERM:</b>	15 Years
<b>RATE CHANGE SCHEDULE:</b>	See Above
<b>DEBT SERVICE COVERAGE:</b>	1.25 to 1.00 calculated @ 7.50%
<b>LOAN FEE:</b>	Call for fees + \$950 loan origination fee
<b>PRE-PAYMENT PENALTY</b>	1.0% per year for 5 Years

All income properties including industrial, office, retail & multi-family with an economic life of 40 years or more qualify for the 40 year amortization.

*Special purpose or land heavy projects are not eligible for this rate special. Standard Sonoma National Bank rates would apply to these properties.*

**\*\*6 Month Constant Maturity Treasury Note index is 3.15% as of 4/1/05**



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## SBA 7(a) AND 504 LOAN PROGRAMS

### OWNER OCCUPIED COMMERCIAL REAL ESTATE LOAN PROGRAM FOR INDUSTRIAL, OFFICE AND RETAIL

	7(a) Program (1 <sup>st</sup> D/T) Variable			504 Program (2 <sup>nd</sup> D/T) Fixed To Be Used with any 1 <sup>st</sup> Deed of Trust from commercial rate sheet
Index/Rate	Prime (5.75% as of 4/1/05)			6.40% Fixed
Margin	1.25%-2.75%			N / A
Maximum Rate	N / A			N / A
Rate Change Schedule	Quarterly			N / A
Minimum Rate	N / A			Initial Rate
Loan Term	up to 25 Years			20 Years
Amortization	up to 25 Years			20 Years
SBA Guarantee Fee <small>(Call for quote on loans over \$1.3 million)</small>	<\$150,000	\$150,000 - \$700,000	>\$700,000 - \$1,333,333	Approx. 2.75% plus \$1000 doc fee
	1.70%	2.25%	2.63%	
Assumption Fee	Yes			Yes
Prepayment Penalty	Yes, first 3 years			Yes, first 10 years
Negative Amortization	None			None
Maximum LTV Ratio	90%			90% (CLTV)
Maximum Loan Amount	\$4,000,000			\$5,000,000
Debt Service Coverage	1.15** to 1.00			1.15** to 1.00
<b>Appraisal &amp; Review Fees Vary.</b>				
<b>** Underwritten to 7.50% (start rate)</b>				

#### BROKERS WELCOME

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