



Keep Until August 31, 2005

SONOMA NATIONAL BANK

WHOLESALE RATE SHEET COMMERCIAL & MULTI-FAMILY

	Initial Rate	Index/Currently	Margin	Rate Change Schedule
3 Year FIXED	6.75%	5 Year CMT @ 4.02%	2.75%	Fixed for the 1 st 3 years. Thereafter, adjusting quarterly with a .50% maximum adjustment.
3 Year FIXED	7.00%	5 Year CMT @ 4.02%	3.75%	3 Years
5 Year FIXED	7.50%	5 Year CMT @ 4.02%	2.75%	Fixed for the 1 st 5 years. Thereafter, adjusting quarterly with a .50% maximum adjustment.
5 Year FIXED	7.50%	5 Year CMT @ 4.02%	3.75%	5 Years
Quarterly Variable Products	6.00% fixed for 1 year	Prime @ 6.25%	1.00%	Fixed for 1 Year. Adjust to fully indexed rate after 1 year., then quarterly (limited to .50% per quarter change).
	6.00% fixed for 1 year	5 Year CMT @ 4.02%	2.75%	
	6.00% fixed for 1 year	6 Mo. Libor @ 3.89%	3.75%	
	6.00% fixed for 1 year	6 Mo. CMT @ 3.67%	2.75%	
	6.426%	COFI @ 2.676%	3.75%	Quarterly (Limited to .50% per change) Initial Rate set at Documentation
Lending Areas			Property Types	
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 Processing Fee includes credit reports, appraisal review, toxic data, flood search and documentation fees
- Maximum LTV Ratio of 75% (90% CLTV with SBA 504 2nd)
- 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. (DCR at 1.25 for 40 year amortization)
- Prepayment Penalty of 1.0% for 5 Years (Variations Subject to Negotiation)
- No Negative Amortization. All loans underwritten @ 7.50%
- Appraisal & Review Fees Vary

Ask about our "Eagle Loan Special"

CONSTRUCTION AND MINI PERM LOAN COMBINATION

Construction Period Rate: Fixed	7.50%
Maximum Loan:	\$5,000,000
Maximum Loan to Total Cost Ratio:	75% (90% with 504 Debenture)
Loan Fee:	1.00% + \$950 loan processing fee + inspection fees
Loan Term:	12 Mo. Construction Period Converts to the 2 nd Year of a 3 Yr & 5 Yr ARM shown above
CONSTRUCTION ONLY LOANS	
Loan Fee/Loan Term and Maturity:	1.00% + \$950 loan processing 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 95816



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Eagle Loan Special

Effective 8/3/05

6.85%

Fixed for 5 years

Thereafter adjusting quarterly to 5 year CMT + 2.75%

OR

Adjusting to 5 year resets at 5 year CMT + 3.75%

- A / A- Credit Only
- Mainstream Properties Only
- Minimum 25% cash equity
- Borrowers must have good credit history

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

LOAN AMORTIZATION:	30 or 40 Years
TERM:	15 Years
RATE CHANGE SCHEDULE:	See Above
DEBT SERVICE COVERAGE:	1.15:1.00 for <u>30 yr Amortization</u> 1.25:1.00 for <u>40 yr Amortization</u> at actual and economic rents
UNDERWRITING RATE:	6.85%
LOAN FEE:	Call for fees + \$950 loan processing fee
PRE-PAYMENT PENALTY	1.0% per year for 5 Years

For projects that do not qualify for the Eagle Loan Special, please refer to the Sonoma National Bank rate sheet.

**5 Year Constant Maturity Treasure Note index is 4.020% as of 8/3/05



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SBA 7(a) AND 504 LOAN PROGRAMS

OWNER OCCUPIED COMMERCIAL REAL ESTATE LOAN PROGRAM

	7(a) Program (1 st D/T) Variable			504 Program (2 nd D/T) Fixed To Be Used with any 1 st Deed of Trust from commercial rate sheet
Index/Rate	Prime (6.25% as of 8/1/05)			5.93% 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	\$2,000,000			\$5,000,000
Debt Service Coverage	1.15** to 1.00			1.15** to 1.00
Appraisal & Review Fees Vary.				
** Underwritten to 7.50% (start rate)				

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