



Keep Until February 28, 2005

**COMMERCIAL & MULTI-FAMILY RATE SHEET**

	Initial Rate	Index/Currently	Margin	Rate Change Schedule
<b>3 Year FIXED</b>	6.50%	6 Month CMT @ 2.710%	4.00%	Fixed for the 1 <sup>st</sup> 3 years. Thereafter, adjusting quarterly with a .50% maximum adjustment.
<b>3 Year FIXED</b>	6.75%	6 Month CMT @ 2.710%	5.00%	3 Years
<b>5 Year FIXED</b>	7.25%	6 Month CMT @ 2.710%	4.00%	Fixed for the 1 <sup>st</sup> 5 years. Thereafter, adjusting quarterly with a .50% maximum adjustment.
<b>5 Year FIXED</b>	7.25%	6 Month CMT @ 2.710%	5.25%	5 Years
<b>Quarterly Variable Products</b>	5.50% fixed for 1 year	Prime @ 5.25%	1.25%	Fixed for 1 Year. Thereafter adjusting quarterly (Limited to .50% per change)
	5.50% fixed for 1 year	5 Year CMT @ 3.710%	2.75%	
	5.50% fixed for 1 year	6 Mo. Libor @ 2.9687%	4.00%	
	5.50% fixed for 1 year	6 Mo. CMT @ 2.710%	4.00%	
	5.868%	COFI @ 2.118%	3.75%	
<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 @ 7.25%
- Prepayment Penalty of 1.0% for 5 Years (Variations Subject to Negotiation)
- No Negative Amortization
- Appraisal & Review Fees Vary

<b>CONSTRUCTION AND MINI PERM LOAN COMBINATION</b>	
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**



Keep Until February 28, 2005

Limited Time Special Program

5.50%\*

40 YEAR AMORTIZATION SPECIAL

For Loans \$1,000,000 and over

Year One: 5.50% fixed

Year Two: 6.00% fixed

Year Three: 6.50% fixed

Year Four: Fixed at 6 month CMT\*\* plus 5.00% for 3 years resets in 3 year increments thereafter.

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 @ 7.25%
<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 2.710% as of 2/1/05



Keep Until February 28, 2005

**SONOMA NATIONAL BANK**

**SBA 7(a) AND 504 LOAN PROGRAMS**  
**OWNER OCCUPIED COMMERCIAL REAL ESTATE LOAN PROGRAM FOR**  
**INDUSTRIAL, OFFICE AND RETAIL**

	<b>7(a) Program (1<sup>st</sup> D/T) Variable</b>			<b>504 Program (2<sup>nd</sup> D/T) Fixed</b> To Be Used with any 1 <sup>st</sup> Deed of Trust from commercial rate sheet
Index/Rate	<b>Prime (5.25% as of 2/1/05)</b>			<b>6.04% Fixed</b>
Margin	1.25%-2.75%			N / A
Maximum Rate	N / A			N / A
Rate Change Schedule	<b>Quarterly</b>			<b>N / A</b>
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	<b>Yes, first 3 years</b>			<b>Yes, first 10 years</b>
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 7.25% (start rate)</b>				

**BROKERS WELCOME**

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

**Call Becki Roberts at (916) 922-7820**  
**SONOMA NATIONAL BANK**  
**1851 Heritage Lane, Suite 128, Sacramento, CA 95815**