



Keep Until July 31, 2006

SONOMA NATIONAL BANK

**WHOLESALE RATE SHEET
COMMERCIAL & MULTI-FAMILY**

	Initial Rate	Index/Currently	Margin	Rate Change Schedule
3 Year FIXED	7.75%	5 Year CMT @ 5.1600%	2.50%	Fixed for the 1 st 3 years. Adjusts to fully indexed rate after 3 years. Thereafter, adjusting quarterly with a .50% maximum adjustment.
5 Year FIXED	8.25%	5 Year CMT @ 5.1600%	2.50%	Fixed for the 1 st 5 years. Adjusts to fully indexed rate after 5 years. Thereafter, adjusting quarterly with a .50% maximum adjustment.
Quarterly Variable Products	7.00%	5 Year CMT @ 5.1600%	2.50%	Fixed for 1 year. Adjusts to fully indexed rate after 1 year. Thereafter, adjusting quarterly with a .50% maximum adjustment. No pre payment buyout available.
	7.634%	COFI @ 3.884%	3.75%	Quarterly (Limited to .50% per change) Initial rate set at documentation
Lending Areas: California, Arizona & Nevada			Property Types: 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
- \$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 \$10,000,000 (Variations Subject to Negotiation; Limitations Apply to Loans Over \$6,000,000)
- Debt Service Coverage of 1.15 based upon historic, actual AND economic rents.
- Prepayment Penalty of 1.0% for 5 Years (Variations Subject to Negotiation)
- No Negative Amortization. All loans underwritten @ 8.25%
- Appraisal & Review Fees Vary

Ask about our "Eagle Loan Specials"

CONSTRUCTION AND MINI PERM LOAN COMBINATION

Construction Period Rate:	8.00% Fixed
Maximum Loan:	\$10,000,000
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 95815**

Eagle Loan Specials

7.50%

Fixed for 5 years

7.125%

Year 1: 7.125% fixed

Year 2: 7.375% fixed

Year 3: 7.625% fixed

No Pre Payment Buy Out Available

**After initial fixed period(s), all specials roll to 5 year CMT
+2.50% adjusting quarterly**

A /A- credit only ■ Minimum 25% cash equity ■ Mainstream properties only ■ Borrowers must have good credit history

- ❖ Loan Amortization: 30 Years
- ❖ Underwriting Rate 8.25%
- ❖ Term: 15 Years
- ❖ Pre-Payment Penalty: 1.00% per year for 5 Years
- ❖ Debt Service Coverage: 1.15:1.00 for 30 yr Amortization at actual and economic rents.
- ❖ Loan Fee: Call for fees + \$950 loan processing fee.

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

**Call Becki Roberts at (916) 922-7820 to
take advantage of these special rates**



Keep Until July 31, 2006

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 (8.25% as of 7/3/06)			7.25% Fixed (as of 7/6/06)
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 8.25% (start rate)				

BROKERS WELCOME

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

***ASK ABOUT OUR FIXED RATE 7a PROGRAMS**

Call Becki Roberts at (916) 922-7820
SONOMA NATIONAL BANK
1851 Heritage Lane, Suite 128
Sacramento, CA 95818