



Keep Until May 31, 2005

SONOMA NATIONAL BANK

COMMERCIAL & MULTI-FAMILY

	Initial Rate	Index/Currently	Margin	Rate Change Schedule
3 Year FIXED	6.75%	6 Month CMT @ 3.13%	3.75%	Fixed for the 1 st 3 years. Thereafter, adjusting quarterly with a .50% maximum adjustment.
3 Year FIXED	7.00%	6 Month CMT @ 3.13%	4.75%	3 Years
5 Year FIXED	7.50%	6 Month CMT @ 3.13%	4.00%	Fixed for the 1 st 5 years. Thereafter, adjusting quarterly with a .50% maximum adjustment.
5 Year FIXED	7.50%	6 Month CMT @ 3.13%	5.00%	5 Years
Quarterly Variable Products	6.00% fixed for 1 year	Prime @ 6.00%	1.00%	Fixed for 1 Year. Thereafter adjusting quarterly (Limited to .50% per change)
	6.00% fixed for 1 year	5 Year CMT @ 3.90%	2.75%	
	6.00% fixed for 1 year	6 Mo. Libor @ 3.40%	3.75%	
	6.00% fixed for 1 year	6 Mo. CMT @ 3.13%	3.75%	
	6.15%	COFI @ 2.40%	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 Origination 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. 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: Debenture)	75% (90% with 504
Loan Fee: inspection fees	1.00% + \$950 loan origination fee +
Loan Term: shown above	12 Mo. Construction Period Converts to the 2 nd Year of a 3 Yr & 5 Yr ARM

CONSTRUCTION ONLY LOANS

Loan Fee/Loan Term and Maturity:	1.00% + \$950 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 May 31, 2005

Limited Time Special Program

6.20%*

40 YEAR AMORTIZATION SPECIAL

For Loans \$1,000,000 and over

<i>Year One:</i>	<i>6.20% fixed</i>
<i>Year Two:</i>	<i>6.70% fixed</i>
<i>Year Three:</i>	<i>7.20% fixed</i>
<i>Year Four:</i>	<i>Fixed at 6 month CMT** plus 4.75% 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

LOAN AMORTIZATION:	40 Years
TERM:	15 Years
RATE CHANGE SCHEDULE:	See Above
DEBT SERVICE COVERAGE:	1.25 to 1.00 calculated @ 7.50%
LOAN FEE:	Call for fees + \$950 loan origination fee
PRE-PAYMENT PENALTY	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 Treasure Note index is 3.13% as of 5/1/05



Keep Until May 31, 2005

SBA 7(a) AND 504 LOAN PROGRAMS

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

	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 (6.00% as of 5/1/05)			6.10% 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
Appraisal & Review Fees Vary.				
** Underwritten to 7.50% (start rate)				

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