



Keep Until November 30, 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 @ 4.420%	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.
3 Year FIXED	7.00%	5 Year CMT @ 4.420%	3.25%	3 years
5 Year FIXED	7.50%	5 Year CMT @ 4.420%	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.
5 Year FIXED	7.50%	5 Year CMT @ 4.420%	3.75%	5 years
Quarterly Variable Products	6.50%	5 Year CMT @ 4.420%	2.50%	Fixed for 1 year. Adjusts to fully indexed rate after 1 year. Thereafter, adjusting quarterly with a .50% maximum adjustment.
	6.72%	COFI @ 2.970%	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 \$6,000,000 (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. (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 Specials"

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: fees	1.00% + \$950 loan processing fee + inspection
Loan Term: above	12 Mo. Construction Period Converts to the 2 nd Year of a 3 Yr & 5 Yr ARM shown
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



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Eagle Loan Specials

7.125% Fixed for 7 years

6.85% Fixed for 5 years

6.00% Year 1: 6.00% fixed
Year 2: 6.50% fixed
Year 3: 7.00% fixed

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 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:	7.125%
LOAN FEE:	Call for fees + \$950 loan processing fee
PRE-PAYMENT PENALTY	1.00% per year for 5 Years* *1.00% per year for 7 Years on the 7 Year product

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

For projects that do not qualify for the Eagle Loan Special, please refer to the Sonoma National Bank rate sheet.
All income properties including industrial, office, retail & multi-family with an economic life of 40 years or more qualify for the 40 year amortization.

5 Year Constant Maturity Treasure Note index is 4.420% as of 11/1/05



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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 (7.00% as of 11/1/05)			6.60% Fixed (as of 11/8/05)
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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