

Commercial Lending Group

Multifamily Loans - Loan Size: \$500,000 - \$35,000,000

Adjustable Rate Loan Programs – Index as of 4/04/2005

Program	Index	Index Rate	Margin	Start Rate Floor
Monthly Adjustable	12 MAT	2.347%*	2.100% - 2.750%	From 4.447%
Monthly Adjustable	COFI	2.317%	2.250% - 2.900%	From 4.567%
6 Mo LIBOR/6 Mo Adjustable	6 Mo LIBOR	3.373%	2.000% - 2.750%	From 5.373%
2/1 Adjustable	2 Yr CMT	3.74%	2.000% - 2.750%	From 5.74%
3/1 Adjustable	3 Yr CMT	3.90%	2.000% - 2.750%	From 5.90%
5/1 Adjustable	5 Yr CMT	4.13%	2.000% - 2.750%	From 6.13%
7/1 Adjustable	7 Yr CMT	4.30%	2.000% - 2.750%	From 6.30%

*Estimated 12MAT

Commercial Real Estate Loans - Loan Size: \$500,000 - \$35,000,000

Adjustable Rate Loan Programs – Index as of 4/04/2005

Program	Index	Index Rate	Margin	Start Rate Floor
Monthly Adjustable	12 MAT	2.347%	2.750% - 3.500%	From 5.097%
1 Yr CMT/6 Mo Adjustable	1 Yr CMT	3.34%	2.500% - 3.250%	From 5.84%
6 Mo LIBOR/6 Mo Adjustable	6 Mo LIBOR	3.373%	2.500% - 3.250%	From 5.873%
3/1 Adjustable	3 Yr CMT	3.90%	2.500% - 3.250%	From 6.40%
5/1 Adjustable	5 Yr CMT	4.13%	2.500% - 3.250%	From 6.63%
7/1 Adjustable	7 Yr CMT	4.30%	2.500% - 3.250%	From 6.80%

For further program details and other financing options please contact:

General Terms

Loan Terms:	10 to 30 years
Amortization:	Multifamily - 30 years maximum Commercial - 25 years maximum
Processing Fee:	10 bps
Other Costs:	Appraisal, Environmental, & Closing
Prepayment:	Declining % on adjustable program
DCR:	1.15 and up - Multifamily 1.25 and up – Commercial
LTV:	75.00% maximum on adjustable program 80.00% on 10 year fixed program

**Rates Subject to Change

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