

## Multi-Family Financing Loan Rates

7/19/2010

### Quarterly or Semi-Annual ARM

Min. Loan Amount	Interest Rate	APR	Pre-Payment Penalty	Amort/Term
\$400,000	4.250%	4.425%	1-1-1	30/30
\$750,000	4.000%	4.250%	1-1-1	30/30

### 5-Year Fixed Programs

Min. Loan Amount	Interest Rate	APR	Pre-Payment Penalty	Amort/Term
\$400,000	5.100%	5.265%	1.2-1.2-1.2-.80-.80	30/30
\$750,000	4.020%	4.160%	4.5 Yr Yield Maintenance	30/5

### 7-Year Fixed Programs

Min. Loan Amount	Interest Rate	APR	Pre-Payment Penalty	Amort/Term
\$400,000	5.800%	6.000%	4-3-2-1	30/30
\$750,000	4.480%	4.620%	6.5 Yr Yield Maintenance	30/7

### 10-Year Fixed Programs

Min. Loan Amount	Interest Rate	APR	Pre-Payment Penalty	Amort/Term
\$400,000	6.250%	6.460%	5-4-3-2-1	30/30
\$750,000	4.820%	4.970%	9.5 Yr Yield Maintenance	30/10