

# Multifamily Financing



May 12, 2008

3-Year Fixed Programs				
Min Loan Amount	Interest Rate	APR	Pre-Payment Penalty (%)	Amort/Term
\$500,000	5.750%	5.996%	3-3	30/30
\$1,000,000	5.750%	5.960%	3-3	30/30

5-Year Fixed Programs				
Min Loan Amount	Interest Rate	APR	Pre-Payment Penalty (%)	Amort/Term
\$500,000	6.125%	6.377%	4-3-2-1	30/30
\$1,000,000	5.950%	6.162%	2-2-1	30/30

10-Year Fixed Programs				
Min Loan Amount	Interest Rate	APR	Pre-Payment Penalty (%)	Amort/Term
\$500,000	6.450%	6.707%	3-3-2-2-1-1	30/30
\$1,000,000	6.090%	6.304%	Yield Maint	30/10

Additional Programs		
• Interest Only	• No Prepay Penalty	• No Points, No Fees
• Market Rents	• Negative Debt Coverage	• Bridge Program

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6-Mo Libor:	2.965%	3-Yr Treas:	2.970%
12-Mat:	3.528%	5-Yr Treas:	3.290%
COFI:	3.280%	10-Year Treas:	3.760%



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The above rates apply to first trust deeds only.

If you prefer to be removed from this rate sheet distribution, please reply to this email stating such or call the loan officer listed above.

Rates and programs are subject to change without notice.

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