



# FIRST PACIFIC FINANCIAL

## APARTMENT AND COMMERCIAL LENDING

February 28, 2007

### MARKET INDEX UPDATE

12MAT	4.983	3 YR CMT	4.50	7 YR CMT	4.46	10YR T-BILL	4.55
11TH COFI	4.396	5 YR CMT	4.46	10YR CMT	4.50	6 MO LIBOR	5.378

### COMMERCIAL LOAN PROGRAMS

(RETAIL, OFFICE, INDUSTRIAL, SINGLE TENANT, AUTO REPAIR, MIXED USE)

PROGRAM	MAX LTV	INITIAL RATE	MARGIN	TERM (YRS)	AMORT (YRS)	FLOOR	CEILING	MIN DCR	PREPAY PENALTY
Quarterly ARM	75%	6.750%	2.75%	10	30	5.875%	10.875%	1.15%	1% for 3 years
3 Year Fixed	75%	6.000%	2.75%	10	30	5.875%	10.875%	1.15%	1% for 3 years
5 Year Fixed	75%	6.250%	2.75%	10	30	5.875%	10.875%	1.15%	1% for 3 years
7 Year Fixed	75%	6.39%	1.90%	10	30	5.39%	11.39%	1.25%	4,3,2,1,1
10 Year Fixed	75%	6.35%	1.85%	10	30	5.35%	11.35%	1.25%	5,5,4,3,2,1,1
15 Year Fixed	75%	6.35%	1.85%	15	15	n/a	n/a	1.25%	Stepped

3 and 5 year programs available in California only.

Rates are for loan amounts of 1MM and up., loans from 500K to 999,999K will be priced up

All other programs available in CA. and other select States

### SPECIAL PROGRAMS

FOR THE SINGLE TENANT/TRIPLE NET DEALS- NATIONWIDE

PROGRAM	MAX LTV	INITIAL RATE	MARGIN	TERM (YRS)	AMORT (YRS)	FLOOR	CEILING	MIN DCR	PREPAY PENALTY
5 Year Fixed	70%	6.500%	3.50%	10	30	START	10.750%	1.25%	3-3-2-2
7 Year Fixed	70%	6.70%	3.50%	10	30	START	10.75%	1.25%	3-3-2-2-2

PROGRAMS ARE NON-RECOURSE  
50,000 POPULATION WITHIN 5 MILES

CORPORATE OR FRANCHISE TENANT



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CERTAIN RESTRICTIONS APPLY  
RATES AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE  
This rate sheet is intended for Licensed Real Estate Professionals only.