

# PACIFIC COAST LENDING

## INCOME PROPERTY LENDING

Index	Prime	C.O.F.I.	12 MAT	6 mo. LIBOR	30 yr Treasury	10 yr Treasury	5 yr Treasury
Rate	7.75%	4.359%	4.863%	5.08%	4.69%	4.39%	4.03%

Rates effective October 20, 2007

## Multi-Family Loan Programs

LOAN SIZE-->	\$2,000,000 +	\$500,000 - \$5,000,000	\$750,000 - \$2,000,000	\$500,000 - \$4,000,000	\$250,000 - \$500,000
TERM	30 yr. Due in:	30/30	30/15	30/30	30/30
LOAN FEES	1.00	1.00	1.00	1.00	1.50
COFI Adj. Start Rate	-	-	7.709%	7.059%	7.309%
COFI - Margin	-	-	3.35	2.70	2.95
12 MAT Adj. Start Rate	-	7.05%	7.213%	7.363%	7.613%
12 MAT - Margin	-	2.20	2.35	2.50	2.75
LIBOR Adj. Start Rate	-	-	6.48%	7.08%	7.33%
LIBOR - Margin	-	-	1.40	2.00	2.25
5 Year Fixed	-	6.65%	5.83%	5.83%	6.08%
10 Year Fixed	5.81%	6.90%	6.19%	6.29%	6.54%
15 Year Fixed (15/15)	6.29%	-	6.19%	6.03%	6.28%
30 Year Fixed	6.72%	-	-	-	-
Max LTV/DCR	80%/1.25%	75%/1.15	75%/1.25	75%/1.20	75%/1.20

## Commercial Loan Programs

10 Year Fixed - \$10,000,000 and above (Interest Only Available): 75% LTV

Loan Size \$5,000,000 +	Term	Loan Fee	Retail	Office	Industrial	Hospitality (Hotels)
10 Year Fixed	30/10	0.50	5.59%	5.59%	5.59%	5.79%

Small Commercial Loan Program - \$250,000 - \$6,000,000 70% LTV

Loan Size	Term	Loan Fee	COFI	12 MAT	LIBOR	5 Yr. Fixed	10 Yr. Fixed	15/15 Fixed*
\$500,000 - \$6,000,000	25/10*	1.00	7.409%	7.613%	7.33%	6.03%	6.59%	6.33%
\$250,000 - \$500,000	25/10*	1.50	7.659%	7.863%	7.58%	6.28%	6.84%	6.58%

## Owner User Loan Programs

	SBA 7a (ARM)	SBA 504 fixed	Small Conventional	Large Conventional
Loan Size	\$250,000 - \$2,500,000	\$250,000 - \$2,500,000	\$250,000 - \$3,000,000	\$2,000,000 +
Current Rate	8.75%	6.39%	6.75%	6.39%

## Other Loan Programs

Loan Program	Loan Size	Rate	Terms	LTV	Other Information
Place of Worship	\$1,000,000 +	7.50%	25/25 - FIXED	75%	No Prepay - Nationwide Lending
Private Money	\$200,000 +	11.00%	15/15 or I.O.	55%	No Prepay - Fund in 2 weeks!

For More Information Call:

**Pacific Coast Lending**  
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