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<u>Indexes</u>	<u>5-yr T-Bills</u>	<u>10 yr T-Bills</u>	<u>1-yr CMT</u>	<u>WSJ Prime</u>	<u>6-Mth Libor</u>
Today	0.74%	1.74%	0.20%	3.25%	0.74%

INTEREST RATES as of
May 29, 2012

<u>Loans from \$750,000 to \$10 million</u>	<u>5 year Fixed</u>	<u>10 year Fixed</u>	<u>10 year Adjustable</u>
Industrial & Anchored Retail	3.62%	4.37%	3.94%
Unanchored Retail & Medical Office	3.99%	4.49%	3.99%
Apartment	3.27%	3.99%	3.49%
General Office	4.09%	4.74%	3.99%

Other Property Types will be considered on a case by case basis. Call for pricing.

Other Conditions:

- Rate reset every 6 months on adjustable rate loans.
- Adjustable rates include a 6% lifetime cap above the initial rate.
- Prepayment provision on fixed rate loans based on a yield maintenance formula.
- Rates quoted are for well maintained, fully leased and located properties.
- Rates subject to change without notice. Loans below \$2.0mm require higher pricing.
- Most loans are **NON-RECOURSE**
- 25 year amortization on all loans except apartment which is 30 year.
- LTV's subject to underwriting criteria, up to 80% loan to value on apartment and 75% on other properties.
- Debt coverage minimum of 1.25x for Multi-Family, Industrial, and Anchored Retail; 1.30x for other types.
- Closing process typically within 45-60 days from receipt of a complete application from Borrower.
- Amortization of 20 to 30 year schedules available on most transactions, subject to underwriting criteria.
- Rate lock available upon receipt of complete application, subject to Borrower qualification.

***** Bridge, Quick, short term, 21 day or less funding available for certain projects *****

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