

Commercial Real Estate Loan Rate Sheet

Effective:

Apartments / Multi-Family / 5 Units or Greater (non-owner occupied)

Maximum LTV	Fixed Term	FHLB Seattle Interest Rate	Interest Rate margin	Interest Rate Floor	Maximum Amortization
% Purchase & Refinance	3 year + 3 year	%	%	%	30
	5 year + 5 year	%	%	%	30
	Rate is equal to FHLB Seattle 3 or 5 year rates respectively + margin stated above, or rate floor.				

Class A Buildings / Medical / Mini-Storage / Industrial Multi-Use

Maximum LTV	Fixed Term	FHLB Seattle Interest Rate	Interest Rate margin	Interest Rate Floor	Maximum Amortization
% Purchase & Refinance	3 year + 3 year	%	%	%	30
	5 year + 5 year	%	%	%	30
	Rate is equal to FHLB Seattle 3 or 5 year rates respectively + margin stated above, or rate floor.				

Office Other / Retail / Manufactured Home Park / Senior Care

Maximum LTV	Fixed Term	FHLB Seattle Interest Rate	Interest Rate margin	Interest Rate Floor	Maximum Amortization
% Purchase & Refinance	3 year + 3 year	%	%	%	30
	5 year + 5 year	%	%	%	30
	Rate is equal to FHLB Seattle 3 or 5 year rates respectively + margin stated above, or rate floor.				

Special Purpose

Maximum LTV	Fixed Term	FHLB Seattle Interest Rate	Interest Rate margin	Interest Rate Floor	Maximum Amortization
% Purchase & Refinance	3 year + 3 year	%	%	%	30
	5 year + 5 year	%	%	%	30
	Rate is equal to FHLB Seattle 3 or 5 year rates respectively + margin stated above, or rate floor.				

Please note that the commercial mortgage rates referenced here are for informational purposes only, and change frequently. To learn more about our loan products, please call us at 425.687.4400 & ask to speak with one of our Commercial Relationship Managers.

Loan Origination Fee is 1.00% for all permanent loan products.

Restrictions:

- First lien position/cash equity down required
- LTV based upon sales price/appraisal, whichever is less
- Interest Rates quoted are for FSNBW deposit customers.
- Customers without FSNBW deposit account, add 0.50% to calculated interest rate.

