

March 1, 2011

Commercial Rate Sheet

Interest Rate Spreads				
Interest Rate Index	Adjustment Frequency	Multi-Use Properties	Semi-Generic Properties	Special Use Properties
WSJ Prime	Quarterly	1.5%	2.0%	2.25%
90-day Libor	Quarterly	4.0%	4.5%	4.75%
1-Year Libor	Annual	4.0%	4.5%	4.75%
3-Year Swap	Every 3 years	4.0%	4.5%	4.75%
5-Year Swap	Every 5 years	4.0%	4.5%	4.75%
10-Year Swap	Year 10	4.25%	4.75%	n/a

- Semi-Generic Properties: automobile dealers, light automotive services, tire & break centers, funeral homes, schools and day care centers
- See http://online.wsj.com/mdc/public/page/2_3020-moneyrate.html?mod=topnav_2_3010 (Libor or Libor Swaps)
- For 10 Year Swap, after 10 years, the rate adjusts every five years at the 5-Year Swap plus the same original spread
- For all start-ups, add 0.25% to the rates above
- The interest rate floor for all loans will be the initial start rate of the loan

Prepayment Penalties			
	Quarterly and Annual Rates	3-Yr and 5-Yr Fixed Rates	10-Yr Fixed Rates
Declining 5%, 4, 3, 2, 1	Required	n/a	n/a
Flat 5% for years 1-6 and declining 4%, 3, 2, 1% for years 7-10	n/a	Required	n/a
Declining 10%, 9, 8, 7, 6, 5, 4, 3,	n/a	n/a	Required

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