

Cornerstone Commercial Rate Matrix

Call Tom Goeken @ 503-635-8997

Call Mike Sacks @ 971-327-8378

MULTI-FAMILY

Small Portfolio (\$400,000 to \$3M)			
Max LTV	Fixed Term	Rate	Max. Amort.
Purchase - 80%	Floating	4.82% - 5.35%	25-30
	5-year	5.90% - 6.09%	25-30
Rate/Term Refinance - 80%	7-year	6.07% - 6.21%	25-30
Cash-Out Refinance - 75%	10-year	6.08% - 6.54%	25-30
	30-year	7.52% - 7.63%	25-30

Large Portfolio - Non-Recourse (\$3M to \$20M+)			
Max LTV	Fixed Term	Rate	Max. Amort.
Purchase - 80%	Floating	3.95% - 4.53%	25-30
	5-year	5.71% - 5.90%	25-30
Rate/Term Refinance - 80%	7-year	5.92% - 6.07%	25-30
Cash-Out Refinance - 75%	10-year	5.96% - 6.08%	25-30
	30-year	7.42% - 7.52%	25-30

Special Products			
Program	Fixed Term	Rate	Max. Amort.
Rehab / Bridge Non Bank	1-year	Call	Interest-Only

NNN / RETAIL / OFFICE / INDUSTRIAL / SELF-STORAGE

\$500,000 to \$1.5M			
Max LTV	Fixed Term	Rate	Max. Amort.
75% Purchase and Refinance	3-year	6.85% - 7.15%	25
	5-year	7.15% - 7.25%	25
	7-year	7.25% - 7.50%	25
\$1.5M to \$10M+			
Max LTV	Fixed Term	Rate	Max. Amort.
75% Purchase and Refinance	3-year	6.75% - 6.95%	25
	5-year	7.00% - 7.25%	25
	7-year	7.30% - 7.40%	25

OWNER OCCUPIED / SBA / HOTEL / MOTEL

Conventional and Government Programs			
Max LTV	Fixed Term	Rate	Max. Amort.
90% Purchase (SBA) 75% Refinance	Floating	5.50% - 6.00%	25
	3-year	6.00% - 6.25%	25
	5-year	6.00% - 6.50%	25
	10-year	6.75% - 7.25%	25

CURRENT MARKET RATES

Index	Current Rate	Last Month	Last Year
Prime	3.25%	3.25%	5.25%
Libor (6-month)	1.76%	1.75%	2.40%
5-Year Treasury	1.66%	1.91%	2.62%
10-Year Treasury	2.64%	2.85%	3.56%