

# OFFICE FINANCING TODAY

September 16, 2022

## IF the owner's business has 51% occupancy:

### SBA Terms:

90% financing

Up to 50% LTV (Bank's 1st Deed of Trust) 40% SBA CDC 2nd Deed of Trust

10 year fixed term (balloon), 20 year Amortization, up to 50% LTV, (5,5,4,3,2) Prepay @ **5.75%**

10 year fixed term (balloon), 25 year Amortization, up to 50% LTV, (5,5,4,3,2) Prepay @ **5.80%**

## Conventional Financing – Assumes 90% Occupancy

### West Coast Bank

20 due 5 year fixed term (balloon), 85% LTV, (3,2,1) Prepay @ **5.30%**

25 due 5 year fixed term (balloon), to 75% LTV, (3,2,1) Prepay @ **5.35%**

20 due 7 year fixed term (balloon), to 85% LTV, (3,3,2,1,1) Prepay @ **5.55%**

25 due 7 year fixed term (balloon), to 75% LTV, (3,3,2,1,1) Prepay @ **5.60%**

15 year fixed term (fully amortized) to 85% LTV, (5,5,4,3,2) Prepay @ **5.75%**

All 1.00% loan fee – Recourse - Requires new account

### Credit union

Fixed 3 due 15 4.79%

Fixed 5 due 15 4.87%

Fixed 7 due 15 4.95%

30 year Amortization - NO Prepay – 65 to 70% LTV - Recourse – 1 point – Rate Lock

### Local Bank – Assumes vacant

Fixed 5 year due 10 – **4.65%** - 55% MAX LTV

Recourse – NO Prepay – 1 point

## CURRENT MONEY RATES

September 21, 2022

PRIME RATE	5.50%		10 Year Swap	3.21%
1 Month LIBOR	3.018%		3 Year US Treasury	3.40%
6 Month LIBOR	4.01%		5 Year US Treasury	3.61%
30 Day SOFR	2.25%		10 Year Treasury	3.41%
5 Year Swap	3.51%		30 Year Treasury	3.47%

Note: Markets up. Expecting another rate hike by the Federal Reserve soon.

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