













# BUSINESS OWNER-OCCUPIED REAL ESTATE PRICING SHEET November 7, 2022

# CONVENTIONAL (NON-SBA - FIRST TRUST DEED LOANS ONLY) FINANCING

| Initial Interest Rate | Premium Properties |        | Multipurpose Properties |        | Semi-Generic Properties |        | Single-Purpose Properties * |        |
|-----------------------|--------------------|--------|-------------------------|--------|-------------------------|--------|-----------------------------|--------|
| Price Ranges          | From               | To     | From                    | To     | From                    | To     | From                        | To     |
| 5 Yr. Fixed           | 3.020%             | 3.520% | 3.020%                  | 5.020% | 3.270%                  | 5.270% | 3.270%                      | 5.520% |
| 7 Yr. Fixed           | 3.450%             | 3.950% | 3.450%                  | 3.950% | 3.700%                  | 4.200% | 3.700%                      | 4.200% |
| 10 Yr. Fixed          | 4.030%             | 4.280% | 3.780%                  | 4.780% | 5.030%                  | 5.530% | 5.030%                      | 5.530% |

<sup>\*</sup> Hospitality and Gas Station/C-Store financing available

## SBA 504 (CONVENTIONAL LOAN ABOVE + SBA 2ND TRUST DEED DEBENTURE) FINANCING

| Initial Interest Rate | Premium Properties |        | Multipurpose Properties |        | Semi-Generic Properties |        | Single-Purpose Properties |        |
|-----------------------|--------------------|--------|-------------------------|--------|-------------------------|--------|---------------------------|--------|
| Price Ranges          | From               | To     | From                    | To     | From                    | To     | From                      | To     |
| 5 Yr. Fixed           | 4.402%             | 4.680% | 4.402%                  | 5.513% | 4.541%                  | 5.652% | 4.541%                    | 5.791% |
| 7 Yr. Fixed           | 4.641%             | 4.919% | 4.641%                  | 4.919% | 3.700%                  | 4.200% | 3.700%                    | 4.200% |
| 10 Yr. Fixed          | 4.963%             | 5.102% | 4.824%                  | 5.380% | 5.519%                  | 5.797% | 5.519%                    | 5.797% |

| SBA Debenture Rate | 6.130% |
|--------------------|--------|

Blended interest rates based on weighted average between conventional first trust deed loan rate and SBA 504 debenture second trust deed rate

#### **SBA 7A FINANCING**

| Initial Interest Rate          | Premium Properties |        | Multipurpose |        | Semi-Generic |        | Single-Purpose |        |
|--------------------------------|--------------------|--------|--------------|--------|--------------|--------|----------------|--------|
| Price Ranges                   | From               | To     | From         | To     | From         | To     | From           | To     |
| WSJ Prime Quarterly Adjustable | 4.750%             | 5.250% | 5.250%       | 5.750% | 5.750%       | 6.500% | 5.750%         | 6.500% |

### PLEASE CONTACT A TEAM MEMBER TODAY FOR YOUR FINANCING NEEDS

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## **EXPAND YOUR BUSINESS REAL ESTATE HORIZONS TODAY!**

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