



Credit Union Commercial Real Estate Lending Program (Standard-Fixed)

Property Type	3 Year	5 Year	7 Year	Index	Margin (at Roll)	Max LTV	Min DCR	Max Amort.	Application Fee	Loan Fee
Multifamily	3.40% - 4.40%	4.30% - 5.30%	4.90% - 5.90%	Corresponding Maturity	2.75% - 3.75%	75%	1.25x	25 Yrs.	\$1,200 - \$2,000	1%
Office (CBD, Suburban, Medical, Owner-User)	3.70% - 4.70%	4.50% - 5.50%	5.10% - 6.10%	Corresponding Maturity	3.00% - 4.00%	75%	1.25x	25 Yrs.	\$1,200 - \$2,000	1%
Flex / R&D / Industrial (Bulk, Distribution, Light, Multi-tenant, Owner-User)	3.70% - 4.70%	4.50% - 5.50%	5.10% - 6.10%	Corresponding Maturity	3.00% - 4.00%	75%	1.25x	25 Yrs.	\$1,200 - \$2,000	1%
Anchored Retail	3.70% - 4.70%	4.50% - 5.50%	5.10% - 6.10%	Corresponding Maturity	3.00% - 4.00%	75%	1.25x	25 Yrs.	\$1,200 - \$2,000	1%
Weak / Shadow Anchored Retail	3.70% - 4.70%	4.50% - 5.50%	5.10% - 6.10%	Corresponding Maturity	3.00% - 4.00%	70%	1.30x	25 Yrs.	\$1,200 - \$2,000	1%
Un-Anchored / Strip Retail	3.70% - 4.70%	4.50% - 5.50%	5.10% - 6.10%	Corresponding Maturity	3.00% - 4.00%	65%	1.35x	25 Yrs.	\$1,200 - \$2,000	1%
Self Storage	3.70% - 4.70%	4.50% - 5.50%	5.10% - 6.10%	Corresponding Maturity	3.00% - 4.00%	75%	1.25x	25 Yrs.	\$1,200 - \$2,000	1%
Assisted Living, Skilled Nursing, Congregate Care	3.70% - 4.70%	4.50% - 5.50%	5.10% - 6.10%	Corresponding Maturity	3.00% - 4.00%	75%	1.30x	25 Yrs.	\$1,200 - \$2,000	1%
Healthcare (Dialysis Center, Out-patient)	3.70% - 4.70%	4.50% - 5.50%	5.10% - 6.10%	Corresponding Maturity	3.00% - 4.00%	70%	1.30x	25 Yrs.	\$1,200 - \$2,000	1%

Program Overview

General Terms:

Loan Amounts of **\$1,500,001 to \$5,000,000**
 Nationwide Lender (Primary and Secondary markets)
 Full Recourse (Joint & Several) to Guarantor(s)
 Guarantor(s) must own at least 51% of the borrowing entity
 Rate locked at approval of third party reports
 Floor rates will be established at committee approval
 No Prepay Structure available with an increase in rate (see Prepayment section)
 Above rates are subject to change based on leverage and other factors
 Single-Tenant properties considered on a case-by-case basis

Prepayment:

3 yr.: 3,2,1
 3 + 3 yr.: 3,2,1 for the initial period, 1% thereafter
 5 yr.: 3,2,1,1,1
 7 yr.: 5,4,3,2,1,1,1
 5 + 5 yr.: 3,2,1,1,1 for the initial period, 1% thereafter
For NO Prepayment Penalty, add .25% to the applicable rate

Other:

At reset, interest rate is the greater of the initial rate or adjusted rate with 0.5% fee
 No Secondary Financing Permitted
 BPLLC reserves the right to impound for Taxes, Insurance and Reserves
 (though may modify this in the case of Single-Tenant properties).

As of: 2/28/2014

For More Information Please Contact:

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Rates Effective as of 3/3/14

Rates and terms subject to change with perceived credit risk.
 Rates and terms may change without notice.
For Broker Use Only

Index Yields

30 Day LIBOR	0.15%
90 Day LIBOR	0.23%
180 Day LIBOR	0.33%
1 Yr Treasury	0.12%
2 Yr Treasury	0.33%
3 Yr Treasury	0.69%
5 Yr Treasury	1.51%
7 Yr Treasury	2.13%
10 Yr Treasury	2.66%