



## The Finance Report

October 4th, 2016

### Recently Closed: Acquisition of 52-unit Multifamily in Brentwood, CA



**Summary:** Borrower's primary objectives in financing the acquisition of this 52 unit multi-family in Brentwood, CA were met by achieving the maximum loan amount while maintaining a very low rate.

**Loan Amount:** \$5,640,000

**Property:** 52 Multifamily

**Location:** Brentwood, CA

**Purpose:** Acquisition

**Rate:** 5 Year Fixed

**Loan Term:** 30 Years

**Amortization:** 30 Years

**Prepayment Penalty:** 4 Year Step-Down

**LTV:** 75%

### Key Indexes

Index	Current	Year Ago	Index	Current	Year Ago
Prime Rate	3.50%	3.25%	5 Year Treas.	1.23%	1.33%
6 Mo. LIBOR	1.24%	0.54%	10 Year Treas.	1.69%	2.04%
COFI-11th	0.70%	0.64%	5 Year Swaps	1.24%	1.38%
12 Mo. Treas.	0.55%	0.25%	10 Year Swaps	1.54%	2.00%

### Featured Loan Programs and Market Update

#### Multifamily Financing:

- **3 yr Fixed Rate @ 3.00%;** 30 yr amortization; 30 yr term; and a 3 yr step down prepay penalty. Maximum LTV is 75%.
- **5 yr Fixed Rate @ 3.15%;** 30 yr amortization; 30 yr term; and a 4 yr prepayment penalty. Maximum LTV is 75%.
- **7 yr Fixed Rate @ 3.40%;** 30 yr amortization; 30 yr term; and a 5 yr step down prepay penalty. Maximum LTV is 75%.
- **10 yr Fixed Rate @ 3.75%;** 30 yr amortization; 30 yr term; and a 5 yr step down prepayment penalty. Maximum LTV is 75%.

*Rates reflect pricing for major MSAs on the west coast with minimum loan amounts of \$1,000,000.*

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