



**The Finance Report**  
October 11th, 2016

**Recently Closed: Quick Serve Restaurants with short term leases**



**Summary:** Refinance of two fast-food restaurants in Alabama with 4 and 9 years remaining on the respective lease terms. 30 yr amortizations, 10 yr terms, and no prepay penalties.

**Loan Amount:** \$1,320,000

**Property:** Franchisee Restaurants

**Location:** Alabama

**Purpose:** Refinance

**Fixed Period:** 5 Years

**Loan Term:** 10 Years

**Amortization:** 30 Years

**Prepayment Penalty:** None

**Key Indexes**

Index	Current	Year Ago	Index	Current	Year Ago
Prime Rate	3.50%	3.25%	5 Year Treas.	1.29%	1.37%
6 Mo. LIBOR	1.26%	0.53%	10 Year Treas.	1.76%	2.05%
COFI-11th	0.70%	0.64%	5 Year Swaps	1.31%	1.40%
12 Mo. Treas.	0.55%	0.24%	10 Year Swaps	1.60%	1.98%

**Current Rates & Programs**

Multifamily - Portfolio			Prepay	Term	Amortization
Adjustable	2.50% - 3.50%	↔	Step Down	30 Years	30 Years
3-Year Fixed	2.95% - 3.55%	↔	Step Down	30 Years	30 Years
5-Year Fixed	3.00% - 3.75%	↔	Step Down	30 Years	30 Years
7-Year Fixed	3.25% - 4.05%	↔	Step Down	30 Years	30 Years
10-Year Fixed	3.65% - 4.15%	↔	Step Down	30 Years	30 Years
Commercial - Portfolio			Prepay	Term	Amortization
5-Year Fixed	3.25% - 4.50%	↔	Various	10 Years	25-30 Years
10-Year Fixed	3.65% - 4.65%	↔	Various	10 Years	25-30 Years
Commercial - CMBS			Prepay	Term	Amortization
10-Year Fixed	3.75% - 4.75%	↔	Yield Maintenance	10 Years	30 Years

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