



## The Finance Report

November 22nd, 2016

### Recently Closed: \$3.5M Acquisition of a Multi-family in Rancho Cordova, CA



**Summary:** Borrower's primary objectives were met by providing a non-recourse loan with the maximum LTV, while having limited property financials.

**Property:** Multi-family

**Location:** Rancho Cordova, CA

**Purpose:** Acquisition

**LTV:** 70%

**Loan Amount:** \$3,500,000

**Rate:** Fixed for 10 Years with 2 Years I/O

**Recourse:** Non-Recourse

### Key Indexes

Index	Current	Year Ago	Index	Current	Year Ago
Prime Rate	3.50%	3.25%	5 Year Treas.	1.78%	1.68%
6 Mo. LIBOR	1.27%	0.62%	10 Year Treas.	2.31%	2.24%
COFI-11th	0.60%	0.64%	5 Year Swaps	1.76%	1.55%
12 Mo. Treas.	0.58%	0.26%	10 Year Swaps	2.15%	2.06%

### Current Rates & Programs

Multifamily - Portfolio			Prepay	Term	Amortization
Adjustable	2.90% - 3.50%	↔	Step Down	30 Years	30 Years
3-Year Fixed	3.25% - 3.40%	↔	Step Down	30 Years	30 Years
5-Year Fixed	3.25% - 3.50%	↔	Step Down	30 Years	30 Years
7-Year Fixed	3.50% - 3.90%	↔	Step Down	30 Years	30 Years
10-Year Fixed	3.95% - 4.40%	↔	Step Down	30 Years	30 Years
Commercial - Portfolio			Prepay	Term	Amortization
5-Year Fixed	3.50% - 4.50%	↔	Various	10 Years	25-30 Years
10-Year Fixed	3.95% - 5.00%	↔	Various	10 Years	25-30 Years
Commercial - CMBS			Prepay	Term	Amortization
10-Year Fixed	4.50% - 5.25%	↔	Yield Maintenance	10 Years	30 Years

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