BLUE POINT
COMMERCIAL MORTGAGE

The Finance Report

March 23th, 2022

$2,200,000 Medical Office Condo with a 20 yr fixed rate at 3.56% and 80% LTV

Summary: BluePoint arranged a cash-out refinance loan on an owner occupied medical office condo suite in San Francisco's Mid-Market Neighborhood. The $2.2MM cash-out loan was fixed for 20-years at 3.56% and fully-amortized over the 20-year loan term. **The loan was sized to an 80% LTV and the 20-year fixed rate was locked in early March**.

Property Type: Medical Office
Loan Type: Cash-out Refi
Location: San Francisco
LTV: 80%
Rate: 3.56% / 20 years Fixed
Term: 20 Years
Amortization: 20 Years
Prepayment Penalty: Step down
Recourse: Yes

Key Indexes

Index	Current	Year Ago	Index	Current	Year Ago
Prime Rate	3.50%	3.25%	**5 Year Treas.**	2.38%	0.82%
6 Mo. LIBOR	1.39%	0.20%	**10 Year Treas.**	2.38%	1.63%
COFI-11th	0.22%	0.46%	**5 Year Swaps**	2.46%	0.92%
12 Mo. Treas.	1.53%	0.06%	**10 Year Swaps**	2.47%	1.64%

Current Rates & Programs

Multifamily	Lowest Rate		Prepay	Term	Amortization
Adjustable	2.50%	↔	Step Down	30 Years	30 Years
3-Year Fixed	3.35%	↑	Step Down	30 Years	30 Years
5-Year Fixed	3.40%	↑	Step Down	30 Years	30 Years
7-Year Fixed	3.65%	↑	Step Down	30 Years	30 Years
10-Year Fixed	3.75%	↔	Step Down	30 Years	30 Years

Commercial	Rate Range		Prepay	Term	Amortization
5-Year Fixed	3.25%	↔	Various	10 Years	25-30 Years
10-Year Fixed	3.40%	↔	Various	10 Years	25-30 Years

CMBS	Rate Range		Prepay	Term	Amortization
10-Year Fixed	Call For Quote	↔	Defeasance	10 Years	30 Years

Rates may be higher or lower than quoted above depending upon property, borrower, and loan size. Lower interest rates, than quoted above, are often available for lower LTVs. Please contact us for a loan quote to receive rate and terms for a specific property.

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