



# PACIFIC MORTGAGE FUNDING CORPORATION

## Commercial Real Estate Finance

Permanent, Construction and Bridge Loans with Commercial Lending Access to Wall Street, Life Insurance Pension Funds, FHA/HUD, Fannie Mae/Freddie Mac, SBA Government, Private and Hard Money Mortgage Investors.

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PacificMortgage.com

### Commercial Loan Amounts: \$1,000,000. - \$75,000,000.

Property Loan Types	Fixed % Rate	Min. - Max.	Max / Min.	Loan Term	Amortization
United States & International	10yr T-Bill / SWAPS	BPS Spread	LTV / DCR	(Years)	(Years)
Apartment / Multi-family:	5.92% - 7.55%	165 - 250	85% / 1.15	10, 15, 30, 35	25, 30, 35
Condo Conversion / Condotel:	9.99% - 12.97% Adj.	Prime / LIBOR	60% / 1.25	1, 2, 3	% Only
Gas Station / C-Store:	8.09% - 9.25%	300 - 425	80% / 1.40	5, 10, 25	20, 25, 30
Golf Course / Casino Gaming:	9.50% - 10.79%	300 - 415	60% / 1.50	7, 10	20, 25
HealthCare / Senior Housing:	6.02 - 7.56%	220 - 340	85% / 1.20	5, 10, 35	30, 35
Hotel - Motel / Resort:	7.79% - 8.61%	249 - 365	70% / 1.40	5, 10, 15	20, 25, 30
Industrial / Warehouse:	6.53% - 7.54%	175 - 230	80% / 1.25	5, 10, 15	25, 30
Land Development:	12.00% - 13.50%	Fixed & Adj.	40% / 0.00	1, 3, 15	% Only, 15
Mobile Home / RV Park:	6.14% - 7.92%	172 - 255	75% / 1.20	5, 10, 15	25, 30
Office / Medical Bldg.:	6.22% - 7.89%	185 - 245	80% / 1.30	5, 10, 15	25, 30
Outlet Shopping Mall:	6.81% - 7.71%	225 - 355	75% / 1.40	10, 15	25, 30
Owner-User / Occ. Business:	6.15% - 7.65%	Fixed & Adj.	90% / 1.25	10, 20, 25	15, 20, 25
Religious Facility / Non-Profit:	6.75% - 8.63%	Fixed & Adj.	75% / 1.25	5, 10, 15	15, 25
Retail Anchored Center:	6.30% - 7.47%	175 - 250	80% / 1.01	5, 10, 15	25, 30
Retail Unanchored Center:	6.99% - 8.52%	205 - 365	75% / 1.30	5, 10, 15	25, 30
Self / Mini-Storage Facility:	6.54% - 7.66%	180 - 265	70% / 1.30	5, 10, 15	25, 30
Single Tenant, Triple "NNN":	6.51% - 7.93%	190 - 270	75% / 1.25	10, 15, 25	10, 15, 25
Special Purpose / Mixed-Use:	6.96% - 7.91%	270 - 425	75% / 1.35	10, 15, 20	20, 25
<b>Bridge / Short Term Loans:</b>	9.99% - 12.00% Adj.	Prime / LIBOR	<b>75%</b> / 1.25	1, 3, 5	% Only
<b>Construction / Development:</b>	7.50% - 8.54% Adj.	Prime / LIBOR	<b>90%</b> / 1.25	1, 2, 3	% Only
<b>Mezzanine / Second T.D.:</b>	11.25%-18.00% Adj.	Prime / LIBOR	<b>92%</b> / 1.25	2, 3, 5	% Only

Range of pricing is subjective to the relationship between DSCR, LTV, quality of real estate, & credit strength of the deal. Commercial Mortgage Banker / Loan Correspondent, licensed by the California Department of Real Estate. DRE # 01134054. Owner-User and Investment Real Estate Finance. No APR Quoted, interest rate & terms are subject to change without notice.

### Money Rates

#### Treasury Issues (%):

3-month:	0.11	5-year:	2.35
6-month:	0.21	10-year:	3.44
2-year:	0.93	30-year:	4.27

#### Benchmark Rates (%):

Bank Prime Rate:	3.25
12 Month Treasury Avg.:	0.76
LIBOR 6-month:	0.75
11 <sup>th</sup> District Cost of Funds:	1.47
1-year T-bill, weekly Avg.:	0.46

#### Consumer Price Index:

US Inflation Rate:	- 2.1%
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### 70% Construction Program

75-80% LTV Upon Stabilization

### Const/Perm Financing

**Non Recourse Available**

Retail, Office, Industrial, Multifamily, Owner-User,  
And Commercial Real Estate Development.

### Private Money Fast!

Close in as Little as 14 Days

### \$ Quick Closings \$

Bridge Loans / Construction  
Workouts / Problem Loans

### FHA Financing

90% HUD Construction/Perm  
85% HUD Refinance/Purchase

- \*\*\*\*\*  
\* Multifamily/Apartments  
\* Acute Care Hospitals  
\* Senior Housing /HealthCare

### Short Term Bridge Loans

25 Year Amortization  
5 Year Term

**Prime + 7.5% to 9.0%**

Gas Stations, Hotels, Car Washes,  
Automotive, Assisted Living, Special Purpose

### Healthcare Properties

25/30 Year Amortization  
5/10 Year Fixed/Adj. Terms

**Conventional  
Financing!**

For a Quick Loan Quote,  
Email us Today!

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