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ICRA Internet Commercial Realty Advisors

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COMMERCIAL / INDUSTRIAL

Bank Portfolio Fixed-ARM (\$1M to \$5M) California Only (Retail Properties 60% LTV)

Program	Fixed Term	Start Rate (SR)	Margin	Index	Qualifying Rate	DCR	LTV (P/RT/CO)	Term	Pre-Payment
1	3-Month ARM	6.500%	3.25%	12 MTA	6.500%	1.25	60 / 60 / 60	30 / 10	1.25%, 1.25%, 1.25%
2	3-Month ARM	6.750%	3.50%	12 MTA	6.750%	1.20	60 / 60 / 60	30 / 10	1.25%, 1.25%, 1.25%
3	3-Year Fixed-ARM	7.125%	3.25%	12 MTA	7.125%	1.25	60 / 60 / 60	30 / 10	1.25%, 1.25%, 1.25%
4	5-Year Fixed-ARM	7.625%	3.25%	12 MTA	7.625%	1.25	60 / 60 / 60	30 / 10	1.25%, 1.25%, 1.25%

Bank Portfolio Fixed-ARM (\$1M to \$5M) California Only (Office Buildings 70% LTV)

5	3-Month ARM	6.250%	3.00%	12 MTA	6.250%	1.25	70 / 70 / 65	30 / 10	1.25%, 1.25%, 1.25%
6	3-Month ARM	6.500%	3.25%	12 MTA	6.500%	1.20	70 / 70 / 65	30 / 10	1.25%, 1.25%, 1.25%
7	Monthly ARM	6.875%	3.00%	12 MTA	6.875%	1.25	70 / 70 / 65	30 / 10	1.25%, 1.25%, 1.25%
8	Monthly ARM	7.375%	3.00%	12 MTA	7.375%	1.25	70 / 70 / 65	30 / 10	1.25%, 1.25%, 1.25%

Bank Portfolio Fixed-ARM (\$1M to \$5M) California Only (Industrial Buildings 70% LTV)

9	3-Month ARM	6.250%	3.00%	12 MTA	6.250%	1.25	70 / 75 / 65	30 / 10	1.25%, 1.25%, 1.25%
10	3-Month ARM	6.500%	3.25%	12 MTA	6.500%	1.25	70 / 70 / 65	30 / 10	1.25%, 1.25%, 1.25%
11	3-Year Fixed-ARM	6.875%	3.00%	12 MTA	6.875%	1.25	70 / 70 / 65	30 / 10	1.25%, 1.25%, 1.25%
12	5-Year Fixed-ARM	7.375%	3.00%	12 MTA	7.375%	1.25	70 / 70 / 65	30 / 10	1.25%, 1.25%, 1.25%

SBA Financing (\$500k to \$5M) (51%+ Owner User) 90% LTV (50% 1st + 40% 2nd)

13	5-5-5-5 Fixed	6.840%		5 Yr, Swap	6.840%	0.90	85 / 85 / 80	2.75 / 20	5%-4%-3%-2%-1%
14	Monthly ARM			1 Mo LIBOR		0.00	85 / 85 / 80	0 / 15	3%-2%-1%-1%
15	Monthly ARM			1 Mo LIBOR		0.00	85 / 85 / 80	0 / 15	4%-3%-2%-1%
16	Monthly ARM			1 Mo LIBOR		0.00	85 / 85 / 80	0 / 15	5%-4%-3%-2%-1%
17	Monthly ARM			1 Mo LIBOR		0.00	0 / 0 / 0	0 /	2%-2%-2%-0%

Private Money Bridge Loans (Nationwide)

18	Fixed Rate Bridge Loan	9.990%	3.50%	Prime Rate		0.95	65 / 65 / 60	30 / 2	None
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Rates and terms are subject to change with market conditions.

Program Footnotes

Program 1, 2, 3, 4: Bank Portfolio Fixed-Hybrids (\$1M to \$20M). NO TI & LC Impounds. Closing Costs: \$750 processing, \$2,500 Legal, \$500 to \$2,000 Environmental + Appraisal.

Program 5, 6: BankBank Portfolio Adjustables (\$1M to \$20M). NO TI & LC Impounds. Closing Costs: \$2,500 processing, \$2,500 Environmental + Appraisal.

Program 7: BankBank Portfolio Fixed-Hybrids (\$1M to \$20M). NO TI & LC Impounds. Closing Costs: 10bps to \$4,000 processing +Environmental + Appraisal.

Program 8: 5 yr Interest Only Payment/5 Yr Fixed/ARM (\$1M to \$20M). No impounds for TI's & LC's. Closing Costs: 10bps to \$4,000 processing +Environmental + Appraisal.

Program 9: 10 Yr Interest Only Payment/5 Yr Fixed/ARM (\$1M to \$20M). No impounds for TI's & LC's. Closing Costs: 10bps to \$4,000 processing +Environmental + Appraisal.

Program 10, 11, 12, 13: Bank Portfolio Fixed-Hybrids (\$500k to \$3M). NO TI & LC Impounds. Closing Costs: \$750 processing, \$2,500 Legal, \$500+ Environmental + Appraisal.

Program 14, 15, 16: Tertiary Sub-Markets \$500k to \$7M). No impounds for TI & LC's. No population requirements (Tertiary markets). Estimated Closing Costs: \$6,000.

Program 17, 18, 19: Bank Portfolio Fixed-Hybrid 70% LTV (\$1Mk to \$7M). No impounds for TI & LC's. Estimated Closing Costs: \$2,000. Add .125 to rate for loans from \$500k to \$999k.

Program 20, 21, 22, 23: Bank Portfolio Fixed-Hybrids (\$1M to \$20M). NO TI & LC Impounds. Closing Costs: \$750 processing, \$2,500 Legal, \$500 to \$2,000 Environmental + Appraisal.

Program 24, 25, 26, 27: Automotive Repair Bank Portfolio Fixed-Balloon Programs (\$1M to \$15M). No Impounds for TI's & LC's. Estimated 3rd Party Reports from \$12,500 to \$15,000.

Program 28, 29, 30, 31: Bank Portfolio 75% LTV. (\$500k to \$20M). No Impounds for TI's & LC's. Estimated Closing Costs: \$6,000 + Appraisal. Single or Multi-Tenant and Owner user.

Program 32, 33, 34, 35: Owner-Occupied Multi-Use 65% LTV. (\$100k to \$6M). Estimated Closing Costs: \$2,500 + Appraisal. Global DCR Underwriting at 1.20; Market Rents 1.00 DCR.

Program 36, 37, 38, 39: Special Use-Start Up Properties to 65% LTV. (\$200k to \$6M). Estimated Closing Costs: \$2,500 + Appraisal. Global DCR Underwriting at 1.20; Market Rents 1.00 DCR.

Program 40, 41, 42, 43: Stated (No Tax Returns required from \$250k to \$2M. No Impounds for TI's & LC's. Estimated Closing Costs: \$3,000 + Appraisal. Major Metro Markets