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**ICRA** Internet Commercial Realty Advisors

www.webvest.info

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**SELF STORAGE (MINI-STORAGE) FACILITIES**

**Bank Portfolio Fixed/ARM (\$1M to \$5M) Maximum 65% LTV (CA only)**

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	65 / 65 / 65	30 / 10	1.25%, 1.25%, 1.25%
2	3-Month ARM	6.750%	3.25%	12 MTA	6.750%	1.20	65 / 65 / 65	30 / 10	1.25%, 1.25%, 1.25%
3	3-Year Fixed-ARM	7.125%	3.25%	12 MTA	7.125%	1.25	65 / 65 / 65	30 / 10	1.25%, 1.25%, 1.25%
4	5-Year Fixed-ARM	7.625%	3.25%	12 MTA	7.625%	1.25	65 / 65 / 65	30 / 10	1.25%, 1.25%, 1.25%

**Bank Portfolio Fixed/ARM (\$500k to \$999,999) Maximum 65% LTV (CA only)**

5	3-Month ARM	6.625%	3.38%	12 MTA	6.625%	1.25	65 / 65 / 65	30 / 10	1.25%, 1.25%, 1.25%
6	3-Month ARM	6.875%	3.38%	12 MTA	6.875%	1.20	65 / 65 / 65	30 / 10	1.25%, 1.25%, 1.25%
7	3-Year Fixed-ARM	7.250%	3.38%	12 MTA	7.250%	1.25	65 / 65 / 65	30 / 10	1.25%, 1.25%, 1.25%
8	5-Year Fixed-ARM	7.750%	3.38%	12 MTA	7.750%	1.25	65 / 65 / 65	30 / 10	1.25%, 1.25%, 1.25%

**Bank Portfolio Fixed/ARM (\$100k to \$499,999) Maximum 65% LTV (CA only)**

9	3-Month ARM	6.750%	3.50%	12 MTA	6.750%	1.25	65 / 60 / 60	30 / 10	1.25%, 1.25%, 1.25%
10	3-Month ARM	7.000%	3.50%	12 MTA	7.125%	1.20	65 / 60 / 60	30 / 10	1.25%, 1.25%, 1.25%
11	3-Year Fixed-ARM	7.375%	3.50%	12 MTA	7.500%	1.25	65 / 60 / 60	30 / 10	1.25%, 1.25%, 1.25%
12	5-Year Fixed-ARM	7.875%	3.50%	12 MTA	7.750%	1.25	65 / 60 / 60	30 / 10	1.25%, 1.25%, 1.25%

**Bank Portfolio Fixed/ARM (\$500k to \$3.3M) Maximum 75% LTV (CA only)**

13	6-Month ARM	6.300%	3.00%	1 Year CMT	7.300%	1.25	75 / 70 / 65	30 / 15	3%-2%-1%
14	1 Year Adjustable	6.625%	3.00%	1 Year CMT	7.300%	1.25	75 / 70 / 65	30 / 15	3%-2%-1%
15	3-Year Fixed-ARM	6.875%	3.00%	1 Year CMT	6.875%	1.25	75 / 70 / 65	30 / 15	3%-2%-1%
16	5-Year Fixed-ARM	7.125%	3.00%	1 Year CMT	7.125%	1.25	75 / 70 / 65	30 / 15	5%-4%-3%-2%-1%
17	7-Year Fixed-ARM	7.525%	3.00%	1 Year CMT	7.525%	1.25	75 / 70 / 65	30 / 15	5%-4%-3%-2%-2%-1%-1%-0%

**Private Money Bridge Loans (Nationwide) 65% LTV**

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

**Program Footnotes**

call for details.