

# COMMUNITY BANK

Partnership Banking®

## AMAZING RATES **4.56%\*** ON OWNER OCCUPIED REAL ESTATE

### LOAN AMOUNTS

\$500,000 - \$10,000,000

(Larger amounts will be considered on a case-by-case basis)

### LOAN PROGRAMS

Conventional

### INTEREST RATES

Fixed Rate Options:

- 5 and 10 year Treasury Note rates plus a spread
- Interest rate swaps available through Bankers Loan Processing with a variety of terms and amortizations

Adjustable Rates Mortgages Also Available:  
Reference Rate or LIBOR plus a spread.

*Both fixed rate and variable rate loans are subject to interest rate floors*

### LOAN FEES

0.25% to 1.0%

### LENDING TERRITORY

Southern California

### PROPERTY TYPES

Industrial, office and retail

### LOAN TO VALUE

Maximum 75% for conventional financing

### DEBT SERVICE

MINIMUM 1.0:1 FOR OWNER/USER PROPERTY

### AMORTIZATION

Maximum of 25 years due in 10 years

15 years due in 15 years will be considered

### SECONDARY FINANCING

Not permitted

### REFINANCING

Seasoning of 3 years

\*Rate is effective as of July 13, 2011 and is based on the 5-year treasury yield plus a spread of 3.11%. As of July 13, 2011 the 5-year treasury yield was 1.45%. Rate quoted is for a 5-year maturity and 25-year amortization. Please call your local Business Center for current rate. All loans are subject to Community Bank's customary due diligence, underwriting, credit approval and documentation.

### ENVIRONMENTAL POLICY

Requirements evaluated on a case-by-case basis; may include records research reports, transaction screen reports or Phase I reports, depending on the property type

### RECOURSE

Yes, requires guaranties from all principals

### PREPAYMENT PENALTY

Required for all fixed rate loans

### ASSUMABLE

No

### APPRAISAL

Ordered by Community Bank

### ANCILLARY COSTS

Processing, underwriting and documents:  
\$500 + Appraisal Cost = Initial Deposit

### IMPOUNDS

Not required for real estate taxes or insurance

### INITIAL DOCUMENTATION REQUIREMENTS

Personal financial statement and 3 years tax returns from each principal, plus 3 years financial history (tax returns and financial statements) on owner/user tenant; and rent roll/lease summary if applicable

FOR MORE INFORMATION CONTACT

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