

OWNER – OCCUPIED COMMERCIAL REAL ESTATE LOANS

| Rate | Note Term | Amortization | Prepayment Penalty |
|-------|-----------|--------------|--------------------|
| 3.99% | 5 Years | 15 Years | 3, 2, 1, 0, 0 |
| 4.35% | 5 Years | 20 Years | 3, 2, 1, 0, 0 |
| 4.75% | 10 Years | 15 Years | 5, 4, 3, 2, 1, 0 - |
| 5.25% | 10 Years | 20 Years | 5, 4, 3, 2, 1, 0 - |

- **All Loans will have a 0.50% fee**
- **\$250 Loan Documentation Fee**
Vendor fees, appraisal fee, title insurance, flood insurance, and any other direct expenses will be charged to the client.
- **Must be owner-occupied; 51% of useable floor space**
- **Refinance: Loan-to-Value of 80% or less**
- **Purchase: 80% of appraised value or purchase price, whichever is less**
- **Fixed Charge Coverage Ratio of at least 1.35x as defined below ****
- **All Due Diligence and Closing Costs paid by the Borrower (Appraisal, Title, Environmental, etc.)**
- **Full Documentation Required at Application including Full Tax Returns for Borrower and Guarantors (s)**
- **Account Relationships(s) must be maintained at FFB**
- **Additional Underwriting Criteria will Apply**

* **25 year amortization available for LTV < 65% with a useful life of not less than 40 years determined by appraisal**

** **Fixed Charge Coverage Ratio is calculated / defined as:
EBIDAR - Cash CapX - Distributions / Interest + CPLTD + Rents & Leases**