Commerce National Bank

Rates as of 12/31/2012

Loan Amounts $250,000 to $3,000,000**

Office/Industrial/Retail/Owner Occupied or Investor

FIVE-YEAR FIXED HYBRID PROGRAM

5-Year Libor Swap Pricing

Minimum Rate	Term	Margin	Max LTV	Loan Fee	Floor Rate	Life Cap	Prepayment Premium
4.250%	30/30	3.500%	75%	Par	Start Rate	No Cap***	1%, 1%, 1%

Office/Industrial/Retail/Owner Occupied or Investor

VARIABLE RATE PROGRAM

Wall Street Journal Prime

Minimum Rate	Term	Margin	Max LTV	Loan Fee	Floor Rate	Life Cap	Prepayment Premium
3.750%	30/30	.500%	75%	Par	Start Rate	No Cap***	1%, 1%, 1%

GENERAL PROGRAM NOTES

Amortization: 30 Years Maturity: 30 years Recourse: Yes; Full Minimum DCR: 1.25
Investor: 70%LTV Reset: Every 5 yrs **Loans <$500M:+1.0 to Rate Owner Occupied: 75% LTV
***Life Cap: Start Rate+5% with 30 yr. Amortization/10 yr. Maturity

PREFERRED PROPERTY TYPES:

Industrial
Office
R & D
Mixed Use
Retail
Mini-Storage
Multi-Family

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ALL RATES AND TERMS ARE SUBJECT TO CHANGE

EQUAL HOUSING LENDER

MEMBER FDIC

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