Commerce National Bank

Rates as of 02/14/2013

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

Owner Occupied / Commercial Real Estate

FIVE-YEAR FIXED HYBRID PROGRAM

5-Year Libor Swap Pricing

Minimum Rate	Term	Margin	Max LTV	Loan Fee	Floor Rate	Life Cap	Prepayment Premium
4.000%**	30/10	3.500%	75%	Par	Start Rate	2.00%	1%, 1%, 1%

Owner Occupied / Commercial Real Estate

FIVE-YEAR FIXED HYBRID PROGRAM

5-Year Libor Swap Pricing

Minimum Rate	Term	Margin	Max LTV	Loan Fee	Floor Rate	Life Cap	Prepayment Premium
4.000%***	30/30	3.500%	75%	Par	Start Rate	No Cap	1%, 1%, 1%

Owner Occupied / Commercial Real Estate

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

*Loans <$500M:+.50% to Rate / **Resets after 5 yrs with a **6% rate cap** / ***Resets Every 5 years / ****Resets Quarterly

PREFERRED PROPERTY TYPES:

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

CALL FOR RATE & TERMS ON INVESTOR PROPERTIES

Paul L. Sandoval
Senior Vice President
Office (949) 870-4408
psandoval@commercenatbank.com
http://www.linkedin.com/in/psandoval

Mike Reed
Vice President
Office (949) 870-3865
mreed@commercenatbank.com
http://www.linkedin.com/in/mreed

ALL RATES AND TERMS ARE SUBJECT TO CHANGE

EQUAL HOUSING LENDER

MEMBER FDIC

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