



Small Commercial Loan Rate Sheet

Alpha 2 Omega, Inc.
800-215-3484 ext 102
916-844-0017 fax

Lic. # 607-1982

Effective Date: 09/26/06

LOAN AMOUNTS: \$100,000 TO \$2,000,000

| | 2 Yr. ARM | 5 Yr. ARM | 10 Yr. ARM |
|---------------|-----------|-----------|----------------------|
| 0 points | 7.45% | 7.88% | 8.42% |
| Pre-Payment % | 5,4,3,2,1 | 5,4,3,2,1 | 10,9,8,7,6,5,4,3,2,1 |

GENERAL TERMS

- LTV:** Up to 75% on Purchases for Owner-Occupied and Investor, 70% Investor Cash-Out Refinances
- Term:** Up to 300 Months (ARMS)
- DCR:** 1.1 Owner-Occupied, 1.25 Investor
- Index:** FHLB
- Margin:** Depends on the term selected
- Floor:** Initial interest rate
- Fees:** \$5,750 - Upfront. Covers appraisal, underwriting, and processing
 \$2,500 at Closing. Covers legal, environmental, and document preparation expenses.
- Recourse:** Full recourse
- Rebate Info:** For each additional 25 basis points over the stated rate an additional .50% rebate premium will be earned.
- Other Info:** Other Small Commercial Loan programs available. Call us toll-free at 1-800-215-3484 x 102 for details.