

Loan Quote

Property Address: 2124 90th & 2125 92nd Ave., Oakland, CA
 Purchase Price / Est Value: \$5,395,000

	Option 1 3 Year Fixed	Option 2 5 Year Fixed	Option 3 7 Year Fixed
Loan Terms			
Loan Amount	\$4,040,000	\$4,040,000	\$4,040,000
Interest Rate	5.48%	5.60%	5.70%
Initial Fixed Rate Period	3 years	5 years	7 years
Monthly Payment	\$23,081	\$23,391	\$23,651
Amortization Period	30 years	30 years	30 years
Loan Term	30 years	15 years	15 years
Rate Adjustments (after fixed period)	Semi-Annually	Semi-Annually	Semi-Annually
Adjustment Index	30 Day Avg SOFR	1 Year CMT	1 Year CMT
Adjustment Margin	2.20%	2.25%	2.25%
Interest Rate Floor	Initial Rate	Initial Rate	Initial Rate
Interest Rate Ceiling	11.40%	9.50%	9.50%
Prepayment Penalty	3 Years (3,2,1)	3 Years (3,2,1)	4 Years (4,3,2,1)
Maximum Loan-To-Value	75.00%	75.00%	75.00%
Recourse	Non-Recourse	Yes	Yes
Early Rate Lock	Yes; 1% Deposit	Yes: 1% Deposit	Yes: 1% Deposit
Transaction Costs			
BluePoint Fee	1% of Loan Amount	1% of Loan Amount	1% of Loan Amount
Lender Fee	Waived	Waived	Waived
Lender Processing Fee	.125% of Loan Amount	\$1,500 (est.)	\$1,500 (est.)
Third Party Reports	Include in Processing	\$5,000 (est.)	\$5,000 (est.)
Misc Fees (est.)	\$300 (est.)	\$300 (est.)	\$300 (est.)
Total Estimated Fees	\$45,750	\$47,200	\$47,200

This is an indicative quote and not to be considered a loan commitment.

Terms may fluctuate due to underwriting due diligence, loan approval requirements, and/or changes in market rates.

Rates and programs quoted as of February 25, 2026 and are subject to change.

APARTMENT BUILDING GARDEN | 2124 90TH & 2125 92ND AVE

2124 90th Avenue Oakland, CA 94603

CREDIT UNION**Listing Price** \$5,395,000**Loan To Value** 75%**Loan Amount** \$4,046,250**Loan Program** 5/30
10 Years Maturity**Interest Rate** 5.625%**Monthly Payment:** \$23,292**Recourse** Yes**BANK****Listing Price** \$5,395,000**Loan To Value** 75%**Loan Amount** \$4,046,250**Loan Program** 10/25
10 Years Maturity**Interest Rate** 5.68%**Monthly Payment:** \$25,284**Recourse** Yes**CREDIT UNION****Listing Price** \$5,395,000**Loan To Value** 75%**Loan Amount** \$4,046,250**Loan Program** 5/30
5 Years Maturity**Interest Rate** 5.69%**Monthly Payment:** \$23,459**Recourse** Yes

CommLoan is providing quotes for informational purposes only. For additional information on the largest commercial real estate lending marketplace, visit krishnpatel.commloan.com

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SCOTTSDALE, AZ 85255

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Estimated Financing Terms

2124 80th & 2125 92nd Ave
Oakland - 32 Townhomes

Loan Overview and Assumptions:

Tier	Term	LTV Constraint	DSCR Constraint	Interest Rate	Max. LTV Loan Amount	DSCR Constrained Loan Amount	Actual LTV	Index	Spread	Interest Only
2	5/4.5	80%	1.25	5.89%	\$4,316,000	\$6,337,000	80.00%	3.73%	2.26%	TBD
2	7/6.5	80%	1.25	5.92%	\$4,316,000	\$6,316,000	80.00%	3.92%	2.10%	TBD
2	10/9.5	80%	1.25	6.01%	\$4,316,000	\$6,252,000	80.00%	4.13%	1.98%	TBD
2	12/11.5	80%	1.25	6.10%	\$4,316,000	\$6,192,000	80.00%	4.13%	2.07%	TBD

Stabilized NOI	\$563,146	*Year (2026)	SUB 50 UNIT PRICING
Est. Cap Rate	10.44%		
Est. UW Value	\$5,395,000		
Amortization	30	*UW NOI will be determined by full T-12	

Colliers Debt & Structured Finance

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Estimated Financing Terms

2124 80th & 2125 92nd Ave
Oakland - 32 Townhomes

Loan Overview and Assumptions:

Tier	Term	LTV Constraint	DSCR Constraint	Interest Rate	Max. LTV Loan Amount	DSCR Constrained Loan Amount	Actual LTV	Index	Spread	Interest Only
2	5/4.5	80%	1.25	5.88%	\$4,316,000	\$6,343,000	80.00%	3.72%	2.26%	TBD
2	7/6.5	80%	1.25	5.92%	\$4,316,000	\$6,316,000	80.00%	3.92%	2.10%	TBD
2	10/9.5	80%	1.25	6.02%	\$4,316,000	\$6,249,000	80.00%	4.14%	1.98%	TBD
2	12/11.5	80%	1.25	6.11%	\$4,316,000	\$6,189,000	80.00%	4.14%	2.07%	TBD

Stabilized NOI	\$563,146	*Year (Proforma)	SUB 50 UNIT PRICING
Est. Cap Rate	10.44%		
Est. UW Value	\$5,395,000		
Amortization	30	*UW NOI will be determined by full T-12, Appraised expenses, and legal review	

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