

Loan Quote

Property Address: 1900 26th Ave., Oakland, CA 94601
 Purchase Price / Est Value: \$7,995,000

	Option 1 3 Year Fixed	Option 2 5 Year Fixed	Option 3 7 Year Fixed
Loan Terms			
Loan Amount	\$5,990,000	\$5,990,000	\$5,990,000
Interest Rate	5.48%	5.60%	5.70%
Initial Fixed Rate Period	3 years	5 years	7 years
Monthly Payment	\$34,222	\$34,682	\$35,067
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)	3 Years (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	\$67,688	\$66,700	\$66,700

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 | KENSINGTON GARDENS

1900 26th Avenue Oakland, CA 94601

CREDIT UNION**Listing Price** \$7,995,000**Loan To Value** 75%**Loan Amount** \$5,996,250**Loan Program** 5/30
10 Years Maturity**Interest Rate** 6.1%**Monthly Payment:** \$36,337**Recourse** Yes**CREDIT UNION****Listing Price** \$7,995,000**Loan To Value** 75%**Loan Amount** \$5,996,250**Loan Program** 5/30
5 Years Maturity**Interest Rate** 6.4%**Monthly Payment:** \$37,507**Recourse** Yes**BANK****Listing Price** \$7,995,000**Loan To Value** 75%**Loan Amount** \$5,996,250**Loan Program** 7/20
7 Years Maturity**Interest Rate** 6.02%**Monthly Payment:** \$43,028**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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Estimated Financing Terms

1808 26th Ave - KENSINGTON GARDENS APARTMENTS
Oakland - 41 Units

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	5.17%	\$6,396,000	\$8,415,000	80.00%	3.72%	1.55%	TBD
2	7/6.5	80%	1.25	5.21%	\$6,396,000	\$8,377,000	80.00%	3.92%	1.39%	TBD
2	10/9.5	80%	1.25	5.31%	\$6,396,000	\$8,285,000	80.00%	4.14%	1.27%	TBD
2	12/11.5	80%	1.25	5.40%	\$6,396,000	\$8,203,000	80.00%	4.14%	1.36%	TBD

Stabilized NOI	\$690,636	*Year (Proforma)	SUB 50 UNIT PRICING
Est. Cap Rate	8.64%		
Est. UW Value	\$7,995,000		
Amortization	30	*UW NOI will be determined by full T-12, Appraised expenses, and legal review	

Colliers Debt & Structured Finance

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