

## Loan Quote

Property Address: 1810 E 25th St., Oakland, CA 94606  
 Purchase Price / Est Value: \$3,995,000

	Option 1 3 Year Fixed	Option 2 5 Year Fixed	Option 3 7 Year Fixed
<b>Loan Terms</b>			
Loan Amount	\$2,990,000	\$2,990,000	\$2,990,000
Interest Rate	5.48%	5.60%	5.75%
Initial Fixed Rate Period	3 years	5 years	7 years
Monthly Payment	\$17,082	\$17,312	\$17,601
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
<b>Transaction Costs</b>			
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.)
<b>Total Estimated Fees</b>	<b>\$33,938</b>	<b>\$36,700</b>	<b>\$36,700</b>

*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 | HIGHLAND PALMS APARTMENTS**

1810 East 25th Street Oakland, CA 94606

**CREDIT UNION****Listing Price** \$3,995,000**Loan To Value** 70%**Loan Amount** \$2,796,500**Loan Program** 5/30  
10 Years Maturity**Interest Rate** 5.625%**Monthly Payment:** \$16,098**Recourse** Yes**BANK****Listing Price** \$3,995,000**Loan To Value** 70%**Loan Amount** \$2,796,500**Loan Program** 10/25  
10 Years Maturity**Interest Rate** 5.68%**Monthly Payment:** \$17,475**Recourse** Yes**BANK****Listing Price** \$3,995,000**Loan To Value** 70%**Loan Amount** \$2,796,500**Loan Program** 5/30  
5 Years Maturity**Interest Rate** 5.81%**Monthly Payment:** \$16,426**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](http://krishnpatel.commloan.com)

0943012  
9112 E. VERDE GROVE VIEW SUITE 105  
SCOTTSDALE, AZ 85255

Name: Krishn Patel | Phone: 669-214-5190 | E-mail: [kpatel@commloan.com](mailto:kpatel@commloan.com)



## Estimated Financing Terms

1810 28th Street - HIGHLAND PALMS APARTMENTS  
Oakland - 23 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	5.88%	\$3,196,000	\$4,223,000	80.00%	3.72%	2.26%	TBD
2	7/6.5	80%	1.25	5.91%	\$3,196,000	\$4,205,000	80.00%	3.91%	2.10%	TBD
2	10/9.5	80%	1.25	6.01%	\$3,196,000	\$4,160,000	80.00%	4.13%	1.98%	TBD
2	12/11.5	80%	1.25	6.10%	\$3,196,000	\$4,120,000	80.00%	4.13%	2.07%	TBD

Stabilized NOI	\$374,711	*Year (Proforma)	<b>SUB 50 UNIT PRICING</b>
Est. Cap Rate	9.38%		
Est. UW Value	\$3,995,000		
Amortization	30	*UW NOI will be determined by full T-12, Appraised expenses, and legal review	

#### Colliers Debt & Structured Finance

Noah Michael Reischmann  
Vice President / Production  
415.309.9761 c

[Noah.reischmann@colliers.com](mailto:Noah.reischmann@colliers.com)