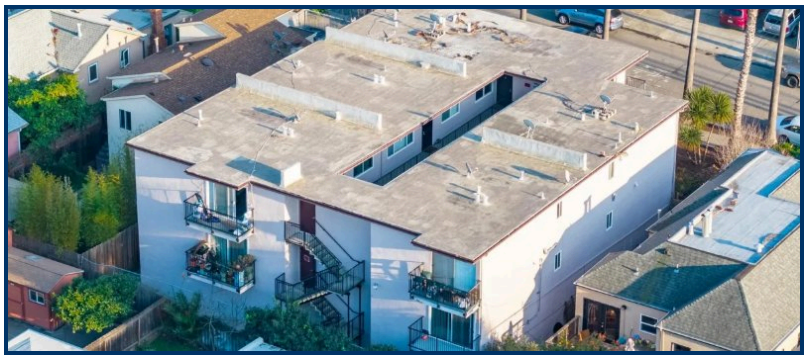
FINANCING SUMMARY

2605 9TH AVE, OAKLAND, CA 94606

MULTIFAMILY | OAKLAND, CA



PURCHASE PRICE
$2,598,000

EST. NOI
$158,728

UNIT COUNT
10 - Units

OPTION	TERM (BALLOON)	RATE	AMORTIZATION	LOAN AMOUNT	LTV
A	3, or 5-Year Fixed	**~6.25 - 6.65%**	30-Year	~$1,743,000	67.1%
B	3-Year Floating	**~2.20% + 30-Day CME SOFR (~6.15%)**	30-Year	~$1,718,000	66.1%

Option A — Fixed Rate Program - Partial Recourse Available, Interest Only Available, Stepdown Prepayment Penalty
Option B — Floating Rate Program - No Prepayment Penalty, Interest Only Available

FEES

- Convoy Fee: **1.0%**
- Lender Loan Fee: **0.0% - .50%**
- Interest Only: **TBD**
- Prepayment Penalty: **Stepdown / TBD**
- Recourse: **Full / TBD**

This financing summary is for informational purposes only and does not constitute a commitment to lend. Rates, terms, and loan amounts are subject to change without notice and are contingent upon underwriting approval, appraisal, and other conditions. Convoy Capital is not a lender and does not guarantee financing terms.

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Colliers Mortgage

Estimated Financing Terms

2605 9th Ave - IVY SQUARE APARTMENTS
Oakland - 10 Apartments

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	6.22%	$2,078,400	$1,956,000	75.29%	3.74%	2.48%	TBD
2	7/6.5	80%	1.25	6.21%	$2,078,400	$1,957,000	75.33%	3.93%	2.28%	TBD
2	10/9.5	80%	1.25	6.26%	$2,078,400	$1,946,000	74.90%	4.14%	2.12%	TBD
2	12/11.5	80%	1.25	6.33%	$2,078,400	$1,932,000	74.36%	4.14%	2.19%	TBD

Stabilized NOI	$180,044 *Year {Proforma}
Est. Cap Rate	6.93%
Est. UW Value	$2,598,000
Amortization	30

SMALL BAL PRICING

UW NOI will be determined by full T-12, Appraised expenses, and legal review

Colliers Debt & Structured Finance
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BLUE POINT
COMMERCIAL MORTGAGE

Loan Quote

Property Address: 2605 9th Ave., Oakland, CA 94606

Purchase Price / Est Value: $2,598,000

	Option 1 3 Year Fixed	Option 2 5 Year Fixed	Option 3 7 Year Fixed
Loan Terms			
Loan Amount	$1,890,000	$1,860,000	$1,830,000
Interest Rate	5.48%	5.60%	5.75%
Initial Fixed Rate Period	3 years	5 years	7 years
Monthly Payment	$10,798	$10,769	$10,772
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	$3,000 (est.)	$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	**$22,200**	**$25,400**	**$25,100**

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.

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COMMLOAN

LOAN QUOTE

APARTMENT BUILDING GARDEN | IVY SQUARE APARTMENTS

2605 9th Avenue Oakland, CA 94606

CREDIT UNION		BANK		CREDIT UNION	
Listing Price	$2,598,000	**Listing Price**	$2,598,000	**Listing Price**	$2,598,000
Loan To Value	75%	**Loan To Value**	75%	**Loan To Value**	75%
Loan Amount	$1,948,500	**Loan Amount**	$1,948,500	**Loan Amount**	$1,948,500
Loan Program	3/30 10 Years Maturity	**Loan Program**	3/25 10 Years Maturity	**Loan Program**	5/30 10 Years Maturity
Interest Rate	5.625%	**Interest Rate**	6.08%	**Interest Rate**	6.1%
Monthly Payment:	$11,217	**Monthly Payment:**	$12,650	**Monthly Payment:**	$11,808
Recourse	Yes	**Recourse**	Yes	**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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