

## 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
<b>Loan Terms</b>			
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
<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	\$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.)
<b>Total Estimated Fees</b>	<b>\$22,200</b>	<b>\$25,400</b>	<b>\$25,100</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 | IVY SQUARE APARTMENTS**

2605 9th Avenue Oakland, CA 94606

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

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## Estimated Financing Terms

3605 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)	SMALL BAL PRICING
Est. Cap Rate	6.93%		
Est. UW Value	\$2,598,000		
Amortization	30	*UW NOI will be determined by full T-12, Appraised expenses, and legal review	

#### Colliers Debt & Structured Finance

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