



Loan Quote

Property Name: Oak Knoll Professional Center
 Property Address: 31975-31985 Lodge Road, Auberry, CA 93602
 Purchase Price: \$1,779,900

	Option 1 3 Year Fixed	Option 2 5 Year Fixed
Loan Terms		
Loan Amount	\$1,240,000	\$1,240,000
Interest Rate	6.69%	6.50%
Initial Fixed Rate Period	3 years	5 years
Monthly Payment	\$8,520	\$8,373
Amortization Period	25 years	25 years
Loan Term	10 years	10 years
Rate Adjustments (after fixed period)	Once in Year 4	Once in Year 6
Adjustment Index	7 Year CMT	5 Year CMT
Adjustment Margin	2.50%	2.50%
Interest Rate Floor	Initial Rate	Initial Rate
Interest Rate Ceiling	None	None
Prepayment Penalty	2 years (3,2)	5 years (5,4,3,2,1)
Minimum DSCR	1.30x	1.20x
Maximum Loan-To-Value	70.00%	70.00%
Recourse	Yes	Yes
Early Rate Lock	Yes	Yes
Transaction Costs		
BluePoint Fee	1% of Loan Amount	1% of Loan Amount
Lender Fee	Waived	0.50% of Loan Amount
Lender Processing Fee	\$8,000 (est.)	\$2,000 (est.)
Third Party Reports	Included in Processing	\$5,000 (est.)
Misc Fees (est.)	\$300 (est.)	\$300 (est.)
Total Estimated Fees	\$20,700	\$25,900

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 June 30, 2026 and are subject to change.