

## Steven Smith

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VENTURE WEST FUNDING

Prepared for:

Christina Labowicz

February 24, 2026

Property Address:

4415 Rosebud Lane

Quote #1

La Mesa, CA 91941

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Loan Options	Option 1 3-Year Fixed	Option 2 5-Year Fixed	
Purchase Price	\$2,650,000	\$2,650,000	
Loan Amount	\$1,520,000	\$1,520,000	
Down Payment	\$1,130,000	\$1,130,000	
Loan-to-Value	57%	57%	
Current Interest Rate	5.600%	5.600%	
Index	6-Month SOFR	6-Month SOFR	
Margin	2.50%	2.50%	
Floor / Ceiling	5.60% / 11.50%	5.60% / 11.50%	
Loan Term	30	30	
Amortization in Years	30	30	
Recourse	Yes	Yes	
Pre-Payment Penalty	Years 1-3	Years 1-5	
	3-2-1%	5-4-3-2-1%	
VWF Loan Fee *	1% + \$795	1% + \$795	
Estimated Costs:			
Appraisal/Due Diligence	\$4,000 - \$6,000	\$4,000 - \$6,000	
Closing/Processing/Underwriting	Included Above	Included Above	

**Alternative fixed and adjustable rate options may be available upon request**

**Quote subject to satisfactory lender review of rent roll, I & E, property condition, and borrower's financials**

\* VWF loan fees increase to 1% + \$895 for 3-4 entities and 1% + \$995 for 5 or more entities.

***Rates and programs are subject to change without notice***

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