



Pricing Matrix - Commercial Loans \$100K - \$750K
March 10, 2008

ARM Index, WSJ PRIME
6.00%

	Metwest Gold				"A+" Credit				"A" Credit							
	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV	Rate	LTV				
Tier 1	Owner Occupied Mixed-Use only				Invest. MF & Mixed-Use O/O Multifamily				Owner Occupied Mixed-Use only				Invest. MF & Mixed-Use O/O Multifamily			
Mixed Use & Multifamily 5+																
5 Year Fixed	10.750%	75%	10.990%	75%	11.250%	75%	10.990%	70%	11.990%	70%	11.750%	65%	11.500%	60%	11.250%	55%
	10.500%	70%	10.500%	70%	10.990%	70%	10.750%	65%	11.750%	65%	11.500%	60%	11.250%	55%	11.000%	50%
	10.250%	65%	10.250%	65%	10.750%	65%	10.500%	60%	11.500%	60%	11.250%	55%	11.000%	50%	10.750%	45%
5 Year Guaranty	9.750%	75%	9.990%	75%	10.250%	75%	9.990%	70%	10.750%	70%	10.500%	65%	10.250%	60%	10.000%	55%
7 Year Guaranty add 12.5bps	9.500%	70%	9.500%	70%	9.990%	70%	9.750%	65%	10.500%	65%	10.250%	60%	10.000%	55%	9.750%	50%
10 Year Guaranty add 50bps	9.250%	65%	9.250%	65%	9.750%	65%	9.500%	60%	10.250%	60%	10.000%	55%	9.750%	50%	9.500%	45%
Fixed	11.250%	75%	11.500%	75%	11.750%	75%	11.500%	70%	12.000%	70%	11.750%	65%	11.500%	60%	11.250%	55%
	10.990%	70%	10.990%	70%	11.500%	70%	11.250%	65%	11.750%	65%	11.500%	60%	11.250%	55%	11.000%	50%
	10.750%	65%	10.750%	65%	11.250%	65%	11.000%	60%	11.500%	60%	11.250%	55%	11.000%	50%	10.750%	45%
Tier 2	Owner Occupied				Investment				Owner Occupied				Investment			
Retail - see notes																
5 Year Fixed	10.990%	75%	11.250%	75%	11.500%	75%	11.500%	70%	12.250%	70%	12.250%	65%	11.990%	65%	11.990%	60%
	10.750%	70%	10.990%	70%	11.250%	70%	11.250%	65%	11.990%	65%	11.750%	60%	11.500%	55%	11.250%	50%
	10.500%	65%	10.750%	65%	10.990%	65%	10.990%	60%	11.750%	60%	11.500%	55%	11.250%	50%	11.000%	45%
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7 Year Guaranty add 12.5bps	9.750%	70%	9.990%	70%	10.250%	70%	10.250%	65%	10.750%	65%	10.500%	60%	10.250%	55%	10.000%	50%
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Fixed	11.500%	75%	11.750%	75%	11.990%	75%	11.990%	70%	12.750%	70%	12.750%	65%	12.500%	60%	12.250%	55%
	11.250%	70%	11.500%	70%	11.750%	70%	11.750%	65%	12.500%	65%	12.250%	60%	12.000%	55%	11.750%	50%
	11.000%	65%	11.250%	65%	11.500%	65%	11.500%	60%	12.250%	60%	12.000%	55%	11.750%	50%	11.500%	45%

Program Notes:

Credit scores

- Metwest Gold: Borrower middle score 740+ AND Borrower low score 700+
Co-borrower middle score 640+
- A+: Borrower middle score 720+; Co-borrower middle score 640+
- A: Borrower middle score 680+; Co-borrower middle score 640+

LTV Adjustments

- Reduce rates by 25bps for each 5% LTV below the minimum posted LTV. (Limit 40% LTV).

Margin

- 5 Yr: .75% above the current spread between note rate & PRIME
- 5/7/10: 1.50% above the current spread between note rate & PRIME
- All Programs: Minimum margin = 3.00%

Term

- 15 Yr: 24 Mos. Interest Guaranty & 5% Prepayment Penalty Mos. 1-60
- 20 Yr: 24 Mos. Interest Guaranty & 5% Prepayment Penalty Mos. 1-72
- 25 Yr: add .25% to rate, 36 Mos. Interest Guaranty & 5% Prepayment Penalty Mos. 1-84
- 30 Yr: add .25% to rate, 48 Mos. Interest Guaranty & 5% Prepayment Penalty Mos. 1-84

Pricing Alternatives

- Interest rate buy up: 50:1 up to 1 point over base
- Interest rate buy down: 50:1 for the first 2 pts below base
- Reduce rates by .125% for each additional year in Interest Guaranty, not to exceed 7 years.
- Reduce rates by .25% for each additional year in Interest Guaranty & Prepayment Penalty, not to exceed 0.50%

5/7/10 - *No Pricing Alternatives Applicable

- 5 Yr: 60 Mos. Interest Guaranty & 5% Prepayment Penalty Mos. 1-96
- 7 Yr: 84 Mos. Interest Guaranty & 5% Prepayment Penalty Mos. 1-120
- 10 Yr: 120 Mos. Interest Guaranty & 5% Prepayment Penalty Mos. 1-120

Property Types

Tier 1	Tier 2
Mixed - Use, Multi-Family 5+	Retail, Office, Warehouse, Automotive, Self-Storage, Mobile Home Park (<25% RV), B&B
Ineligible:	
Bar/Restaurants, Heavy Industrial, Adult Entertainment, Church/Religious, Hospitals, Condos, Agricultural Purpose, Properties with underground storage tanks (UST's), Rooming House, Campground, Car Wash, Mobile Home Park (>25% RV), Day Care, Hotel/Motel, Light Industrial, Funeral Homes, Nursing Homes, Gas Stations, Assisted Living Facility (ALF).	

Owner Occupied Requirements

- Borrower's business operation resides in the property securing the loan, and borrower occupies >= 35% of the square footage of the building.

Caps

- 5 Year Fixed, & Guaranty Product: 2% Initial (1% every 6 Mos. thereafter), 6% Life
- Life Floor on all loans is equal to start rate

Subordinate Financing

- Investment Loans: CLTV can not exceed the maximum Matrix LTV.
- Owner Occupied Loans, A+ Gold, A+, and A credit grades: Max CLTV is 90%.

Other

- Tax & Insurance Escrows required
- Dry Closings: 48 Hour hold to fund
- \$500 fee paid at closing if borrower declines automatic payment (ACH)
- Environmental due diligence & processing fee required.
- Loans >\$600k: May require additional documentation

Contact your LO for cost estimate.

www.met-west.com

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