

BANK OF SAN FRANCISCO FINANCING SOLUTIONS

4024 18th Street
San Francisco, CA 94114

Listed at \$ 2,495,000

Provided for:

Nina Hatvany; Paul Kitchen

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At Bank of San Francisco, we believe in providing our clients with the most competitive residential loan programs in the market. As part of our expanding residential loan platform, we are pleased to offer a suite of programs tailored to meet the needs of those clients looking to purchase or refinance **Tenancies-in-Common and Co-Operative (TIC and Co-Op)** residential units in the Bay Area.

Sample Rates & Terms for TIC/Co-op Properties

LOAN PROGRAM	TERM	MARGIN	INTEREST RATE	INITIAL MONTHLY PAYMENT	APR*	PAYMENT TERMS
SAMPLE LOAN AMOUNT OF \$1,746,500.00 ON OWNER-OCCUPIED PROPERTIES						
3/1 ARM ¹	30 YRS	3.000%	3.350%	\$4,875.65	4.570%	Interest Only
5/1 ARM ²	30 YRS	3.125%	3.400%	\$7,745.40	4.488%	Principal and Interest
7/1 ARM ³	30 YRS	3.250%	3.450%	\$7,793.90	4.412%	Principal and Interest

SAMPLE PAYMENTS AND OTHER PROGRAM FEATURES

OWNER-OCCUPIED PROPERTY WITH LOAN AMOUNTS UP TO \$3,000,000	MAX LTV 75% up to \$1,500,000 MAX LTV 70% over \$1,500,000	MAX TOTAL DTI 43%	MIN FICO 700
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¹Sample payment and Annual Percentage Rate (APR) are based on a \$1,746,500 30-year loan with 36 monthly interest-only payments followed by 324 monthly principal and interest payments and no prepayment penalty. At the end of the 3-year initial fixed rate period, your initial rate adjustment will be based on the then one-year CMT rate plus margin referenced above, not to exceed 2% above your initial fixed rate. Annually thereafter, your rate will adjust based on the then one-year CMT rate plus margin referenced above, not to adjust more than 2% per annum, and a lifetime cap of 6% above your initial fixed rate.

²Sample payment and Annual Percentage Rate (APR) are based on a \$1,746,500 30-year loan with 360 monthly principal and interest payments and no prepayment penalty. At the end of the 5-year initial fixed rate period, your initial rate adjustment will be based on the then one-year CMT rate plus margin referenced above, up to a maximum 5% per annum. Annually thereafter, your rate will adjust based on the then one-year CMT rate plus margin referenced above, not to adjust more than 2% per annum, and a lifetime cap of 5% above your initial fixed rate.

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*Interest Rates and Annual Percentage Rates (APRs) are accurate as of September 5, 2019 and subject to change without notice. Rate, points, and APR may be adjusted based on several factors including, but not limited to, property location, loan amount, documentation type, loan type, occupancy type, property type, loan-to-value, and your credit score. Your final rate and points may be higher or lower than those quoted based on information relating to these factors, which may be determined after you apply. The APR is the cost of credit over the term of the loan expressed as an annual rate. The APR calculations above are based on the current 1-year CMT rate (1.720%) as of September 3, 2019, plus the stated margin and a total fee estimate of 2.00% (1.00% origination fee, underwriting, processing, appraisal, title and escrow fees). Loan amounts exceeding \$1.5 million will require two appraisals. All appraisals will require an appraisal review. For TIC properties, Bank of San Francisco must review and approve the TIC Agreement for the building before close of escrow. The interest rate includes a ¼% discount for establishing an ACH auto-payment from a Bank of San Francisco deposit account. Payments shown do not include amounts for taxes and insurance. Actual payment obligation will be higher. For adjustable rate loans, after the initial period, rates and payments are based on index plus margin. For interest only loans, the initial payments do not include principal.

All applicants are subject to credit approval by Bank of San Francisco.



WITH YOU WHEN IT MATTERS

BANK OF SAN FRANCISCO IS A MODERN COMMUNITY BANK THAT REFLECTS THE BEST QUALITIES OF THE BAY AREA'S RICH CULTURE. WE ARE ENTREPRENEURIAL, DIVERSE, FLEXIBLE AND FORWARD-THINKING. WE HAVE EXTENSIVE LOCAL OWNERSHIP AND EXCLUSIVELY LOCAL DECISION-MAKING. AS THE BAY AREA'S PREMIER COMMUNITY BANK, SERVING BUSINESSES, NONPROFITS, INDIVIDUALS AND FAMILIES, WE DELIVER HIGH-TOUCH, PERSONALIZED SERVICE WITH AGILITY AND ACCOUNTABILITY.

ABOUT US

Bank of San Francisco is a modern community bank that reflects the best qualities of the Bay Area's rich culture. We are entrepreneurial, diverse, flexible and forward-thinking. We have extensive local ownership and exclusively local decision-making.

Bank of San Francisco delivers high-touch, personalized financial services, with agility and accountability to Bay Area businesses, nonprofits, individuals and families. Our advanced technology platform and mobile apps enable our clients to transact in real time, wherever they are, and each of our bankers is only a phone call or a text away. At Bank of San Francisco, we are "with you when it matters."

We invest in our employees by supporting their professional development, time off to volunteer, and local nonprofit board membership. We invite you to learn more about Bank of San Francisco and to join our family of community-minded clients, employees, and investors. Bank of San Francisco trades on OTCQX under the symbol "BSFO."

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