

Fannie Mae Small Loan Quote

Kalispell Lofts

128 E Evergreen Drive

Kalispell, MT 59901

March 2, 2026

	Option 1	Option 2	Option 3
Loan Options:	5 Year Fixed	7 Year Fixed	10 Year Fixed
Loan Amount	\$4,950,000	\$4,950,000	\$4,950,000
Amortization	Interest Only	Interest Only	Interest Only
Interest Only Period	5 Years	7 Years	10 Years
Prepayment Type	Yield Maintenance	Yield Maintenance	Yield Maintenance
Prepayment Term	4.5 Years YM 1% Thereafter Last 90 Days Open	6.5 Years YM 1% Thereafter Last 90 Days Open	9.5 Years YM 1% Thereafter Last 90 Days Open
Minimum DSCR	1.55	1.55	1.55
Maximum LTV	55.00%	55.00%	55.00%
Estimated NOI	\$590,506	\$590,506	\$590,506
DSCR as Underwritten	1.84	1.82	1.80
LTV as Underwritten	47.37%	47.37%	47.37%
Non-Recourse	Yes	Yes	Yes
Assumable	Yes	Yes	Yes
Monthly Payments			
Principal & Interest	\$26,815	\$27,059	\$27,365
Interest Only	\$20,955	\$21,285	\$21,698
Index	5-year Treasury Note	7-year Treasury Note	10-year Treasury Note
Index Rate	3.61%	3.81%	4.03%
Estimated Spread	1.47%	1.35%	1.23%
Rate Buydown Option	0.00%	0.00%	0.00%
Interest Rate	5.08%	5.16%	5.26%
Rate Buydown Cost	\$0	\$0	\$0
FNMA Processing Fee	\$4,950	\$4,950	\$4,950
Third Party Reports	\$6,500	\$6,500	\$6,500
Origination Fees	\$49,500	\$49,500	\$49,500
Closing/Legal Costs	\$8,500	\$8,500	\$8,500
Good Faith Deposit Due at Application	\$12,500	\$12,500	\$12,500
Estimated Total Cost	\$69,450	\$69,450	\$69,450

*This soft quote does not represent a legal and binding contract with the potential borrower.

Indicative rates quoted are used solely as an example of current pricing. Its sole purpose is to inform the Borrower of current mortgage rates and fee information regarding the subject loan. An official application will follow if the borrower is interested in pursuing funding with Greystone Servicing Company LLC.

Fannie Mae Small Loan Quote (Rate Buydown)

Kalispell Lofts

128 E Evergreen Drive

Kalispell, MT 59901

March 2, 2026

	Option 1	Option 2	Option 3
Loan Options:	5 Year Fixed	7 Year Fixed	10 Year Fixed
Loan Amount	\$4,950,000	\$4,950,000	\$4,950,000
Amortization	Interest Only	Interest Only	Interest Only
Interest Only Period	5 Years	7 Years	10 Years
Prepayment Type	Yield Maintenance	Yield Maintenance	Yield Maintenance
Prepayment Term	4.5 Years YM 1% Thereafter Last 90 Days Open	6.5 Years YM 1% Thereafter Last 90 Days Open	9.5 Years YM 1% Thereafter Last 90 Days Open
Minimum DSCR	1.55	1.55	1.55
Maximum LTV	55.00%	55.00%	55.00%
Estimated NOI	\$590,506	\$590,506	\$590,506
DSCR as Underwritten	1.93	1.89	1.85
LTV as Underwritten	47.37%	47.37%	47.37%
Non-Recourse	Yes	Yes	Yes
Assumable	Yes	Yes	Yes
Monthly Payments			
Principal & Interest	\$25,435	\$26,031	\$26,573
Interest Only	\$19,058	\$19,883	\$20,625
Index	5-year Treasury Note	7-year Treasury Note	10-year Treasury Note
Index Rate	3.61%	3.81%	4.03%
Estimated Spread	1.47%	1.35%	1.23%
Rate Buydown Option	-0.46%	-0.34%	-0.26%
Interest Rate	4.62%	4.82%	5.00%
Rate Buydown Cost	\$99,000	\$99,000	\$99,000
FNMA Processing Fee	\$4,950	\$4,950	\$4,950
Third Party Reports	\$6,500	\$6,500	\$6,500
Origination Fees	\$49,500	\$49,500	\$49,500
Closing/Legal Costs	\$8,500	\$8,500	\$8,500
Good Faith Deposit Due at Application	\$12,500	\$12,500	\$12,500
Estimated Total Cost	\$168,450	\$168,450	\$168,450

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