

WELLS FARGO BANK
Purchase - Refinance - Equity



Commercial Rates - Earn up to \$12,500* per funded referral

Commercial Real Estate Financing **Effective** **12/15/2008-12/21/2008**

1st Lien Position

Interest Rate (within 0.25%)

FICO RANGE:	720+	719-700
-------------	------	---------

Loan amount: \$50,000 up to \$100,000

Fixed: 5 yr loan - 5 yr amortization	8.28%	9.03%
Fixed: 7 yr loan - 7 yr amortization	8.97%	9.47%
Fixed: 10 yr loan - 10 yr amortization	9.48%	9.98%
Fixed: 15 yr loan - 15 yr amortization	9.61%	10.11%
Fixed: 10 yr loan - 25* yr amortization	9.69%	10.19%
Fixed: 5 yr loan - 30* yr amortization	9.33%	9.83%
Prime Based: 5 yr loan - 5 yr amortization	6.25%	6.25%
Prime Based: 10 yr loan - 10 yr amortization	6.25%	6.25%
Prime Based: 15 yr loan - 15 yr amortization	6.25%	6.25%
Prime Based: 10 yr loan - 25* yr amortization	6.25%	6.25%
Prime Based: 5/30*	6.25%	6.25%
** Line of Credit - spread over prime	2.00%	2.75%

Loan amount: \$100,100 up to \$250,000

Fixed: 5 yr loan - 5 yr amortization	7.53%	8.03%
Fixed: 7 yr loan - 7 yr amortization	8.22%	8.72%
Fixed: 10 yr loan - 10 yr amortization	8.73%	9.23%
Fixed: 15 yr loan - 15 yr amortization	9.11%	9.61%
Fixed: 10 yr loan - 25* yr amortization	9.19%	9.69%
Fixed: 5 yr loan - 30* yr amortization	8.83%	9.33%
Prime Based: 5 yr loan - 5 yr amortization	6.25%	6.25%
Prime Based: 10 yr loan - 10 yr amortization	6.25%	6.25%
Prime Based: 15 yr loan - 15 yr amortization	6.25%	6.25%
Prime Based: 10 yr loan - 25* yr amortization	6.25%	6.25%
Prime Based: 5/30*	6.25%	6.25%
** Line of Credit - spread over prime	1.25%	2.25%

Loan amount: \$250,100 up to \$400,000

Fixed: 5 yr loan - 5 yr amortization	6.88%	7.78%
Fixed: 7 yr loan - 7 yr amortization	7.82%	8.47%
Fixed: 10 yr loan - 10 yr amortization	8.33%	8.98%
Fixed: 15 yr loan - 15 yr amortization	8.71%	9.36%
Fixed: 10 yr loan - 25* yr amortization	8.79%	9.44%
Fixed: 5 yr loan - 30* yr amortization	8.48%	9.08%
Prime Based: 5 yr loan - 5 yr amortization	6.25%	6.25%
Prime Based: 10 yr loan - 10 yr amortization	6.25%	6.25%
Prime Based: 15 yr loan - 15 yr amortization	6.25%	6.25%
Prime Based: 10 yr loan - 25* yr amortization	6.25%	6.25%
Prime Based: 5/30*	6.25%	6.25%
** Line of Credit - spread over prime	1.00%	2.00%

Loan amount: \$400,100 up to \$500,000

Fixed: 5 yr loan - 5 yr amortization	6.78%	7.28%
Fixed: 7 yr loan - 7 yr amortization	7.72%	8.22%
Fixed: 10 yr loan - 10 yr amortization	8.23%	8.73%
Fixed: 15 yr loan - 15 yr amortization	8.61%	9.11%
Fixed: 10 yr loan - 25* yr amortization	8.69%	9.19%
Fixed: 5 yr loan - 30* yr amortization	8.33%	8.83%
Prime Based: 5 yr loan - 5 yr amortization	6.25%	6.25%
Prime Based: 10 yr loan - 10 yr amortization	6.25%	6.25%
Prime Based: 15 yr loan - 15 yr amortization	6.25%	6.25%
Prime Based: 10 yr loan - 25* yr amortization	6.25%	6.25%
Prime Based: 5/30*	6.25%	6.25%
** Line of Credit - spread over prime	0.75%	1.75%

** based on Wells Fargo Prime Rate

Confidential - For Wells Fargo Internal Use Only

* Applications received on or after 9/15/2008, earn up to 1.5% in additional points and fees. Closing fee of \$375 applied to all equity and refinance transactions. Closing fee can be passed on to the borrower. In addition, Wells Fargo pays referral fee of 1% on loans and 1/2% on lines of credit

**** As of 9/15/2008 we are not longer be accepting applications for properties located in FL,IN,KY,MI,NV,OH,TN****

*The 5/30 and 10/25 are amortized over 30 and 25 years, respectively, with a balloon payment in 5 or 10, respectively. The 5/30 and 10/25 are not available on purchase of Special Purpose properties.

Ask About our Best Rate & Fee Guarantee!

Submission guidelines and product parameters have changed

Sign up for training now... space is limited

Learn How You Can Earn Up to \$12,500 per funded commercial referral

Register at: www.wellsfargo.com/biz/commerciallending

No Loan Origination Fee &

Rates as Low as 6.25%

Combine the offers for maximum savings!!

PRICING SPECIALS

Wells Fargo Prime Rate plus 2.25% margin - on prime based loans; all loan amounts, loan terms and FICO scores*. Standard rate adjusters still apply. Applications received October 13, 2008 – January 15, 2009

No Loan Origination Fee - on loans, lines and loan/line combos from \$250,000 to \$500,000. Applications received November 1, 2008 – January 15, 2009

* Borrowers must meet the program's standard FICO requirements.

Fixed Rate Loan

The rate is quoted at approval and the payment is fixed for the life of the loan. Fixed rates carry a prepayment penalty for the full term of the loan:

- 3% penalty of amount prepaid in year 1 or 2
- 2% penalty of amount prepaid in year 3 or 4
- 1% penalty of amount prepaid in year 5 or after.

After year 5 customers can refinance with BREF and prepayment penalty will be waived.

NEW Prime Based Loan

The Wells Fargo Prime Rate is the index. The interest rate assessed on the loan will be adjusted with each change in the Wells Fargo Prime Rate. The payment will be fixed for 12 months and adjust only once per year on the anniversary of the loan. Any over or under payment of accrued interest resulting from the change in rate, will be applied to the borrower's principal balance. The reamortized payment will be calculated annually, using the remaining term, current balance and Wells Fargo Prime Rate then in effect. Prime based loans have an early closure fee of \$3,000 if account is paid off in the first three years. Prime based loans can be converted to a fixed rate for \$500. No need to reapply, no loan origination fee. Ask for details!

Line of Credit

Lines of credit have an early closure fee of \$1,500 if account is closed in the first three years. Annual Fee information: One quarter of one percent (0.25%) of the line, subject to a \$250 minimum and \$1000 maximum, waived the first year.

Loan/Line Combo

Maximize available equity with a loan/line combo. Minimum line amount of \$25,000 when combined with a new loan. Borrower pays no loan origination fee on the second product (the lesser of the loan or line). No second lien rate adjuster!

Rate Adjusters

Second Lien	Add 0.50%
Special Purpose	Add 0.50%

WAIVE 1% loan origination fee on loans by adding .35% to the rate



Scenarios? Questions? Call your dedicated Sales Support Line:

Broker 1-866-278-5911 Banker 1-866-631-7434

Applications, Marketing Materials, Register for Training:

www.wellsfargo.com/biz/commerciallending