

## Reduce the cost of improving your commercial property.

At Ygrene, we like giving you options. With Ygrene **SelectRate<sup>SM</sup>**, you can save on the cost of financing your commercial property improvements by 'buying down' the current interest rate. A lower fixed interest rate can not only save you money on your annual payment, but it can also reduce the cost of financing over time.

### No hidden fees, ever.

When you choose SelectRate, you will pay a nominal fee (points) that will be included in the financed amount in exchange for a lower interest rate. If you're planning to sell or refinance your commercial property anytime soon, SelectRate may not be right for you. The longer you plan to own your property, the more buying down your rate upfront can help you save.

### Choose SelectRate today.

< \$500k Project Cost	10 Year Term		15 & 20 Year Term		25 & 30 Year Term	
	Rate	Owner Buydown Fee	Rate	Owner Buydown Fee	Rate	Owner Buydown Fee
Base Rate	6.99%	0.00%	7.25%	0.00%	7.49%	0.00%
1% Lower Rate	5.99%	5.00%	6.25%	5.00%	6.49%	5.00%
2% Lower Rate	4.99%	10.00%	5.25%	10.00%	5.49%	10.00%
3% Lower Rate	3.99%	15.00%	4.25%	15.00%	4.49%	15.00%

>= \$500k Project Cost	10 Year Term		15 & 20 Year Term		25 & 30 Year Term	
	Rate	Owner Buydown Fee	Rate	Owner Buydown Fee	Rate	Owner Buydown Fee
Base Rate	6.50%	0.00%	6.74%	0.00%	6.99%	0.00%
1% Lower Rate	5.50%	5.00%	5.74%	5.00%	5.99%	5.00%
2% Lower Rate	4.50%	10.00%	4.74%	10.00%	4.99%	10.00%
3% Lower Rate	3.50%	15.00%	3.74%	15.00%	3.99%	15.00%

Email us at [commercial@ygrene.com](mailto:commercial@ygrene.com) to inquire about the current rates available in your area.<sup>1</sup>

<sup>1</sup> SelectRate is not yet available in the following Yolo County cities: Davis, West Sacramento, Winters and Woodland.