



Fractional Tenants-in-Common

October - 2018

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5/5 Treasury Adjustable Rate Mortgage (ARM)							
Rate (%) *	LTV	CLTV	Margin	APR (%)	Initial Monthly Payment	Rate After Initial Fixed Period	Monthly Payment after Initial Fixed Period**
Purchase							
4.500%	80%	90%	3.50%	5.894%	\$2,026.74	5.125%	\$2,448.37
4.500%	75%	80%	3.50%	5.894%	\$2,026.74	5.125%	\$2,448.37
4.500%	70%	80%	3.50%	5.894%	\$2,026.74	5.125%	\$2,448.37
Refinance							
4.500%	75%	80%	3.50%	5.894%	\$2,026.74	5.125%	\$2,448.37
4.500%	70%	80%	3.50%	5.894%	\$2,026.74	5.125%	\$2,448.37
CAPS: 2/2/5							

* Rate during the initial fixed rate period of 60 months (5/5 ARM). The interest rates above include an additional .125% interest rate discount if loan payments are automatically withdrawn (ACH) each month from a Sterling Bank & Trust deposit account, the minimum balance for the deposit account is maintained (equal to two total monthly mortgage payments), and direct deposit of the source of income used to qualify for the loan is maintained. If this account relationship incentive is not elected, then applicable rate is .125% higher.

**After the initial fixed rate period, the adjustable interest rate and monthly payment may increase or decrease every 5 years based on changes in the index. ARM program rate adjustments are based on the 5 Year Constant Maturity Treasury (CMT) index plus our current margin.

Loan Assumptions: Loan examples and Annual Percentage Rates (APR) are based on a \$400,000 30-year loan the purchase/refinance of a primary residence single family home or tenancy in common unit with 360 monthly principal and interest payments and no prepayment penalty. We assumed closing costs are paid out of pocket and a credit score in good standing. Actual payments will vary based on each individual situation and current rates. Payments do not include amounts property taxes and hazard/flood insurance. The APR assumes 15 days interest paid at closing as well as other fees associated with granting the loan request, including a 1% Loan Origination Fee. The Adjustable Rate Mortgage payment adjustments are based on the current 5 Year CMT index rate plus our current margin.

5 Year CMT Index: 10/2/2018 Index: 2.94

2/2/5 Caps on rate adjustment for 5/5 Treasury ARM are 2% in first adjustment, 2% in subsequent annual, and 5% lifetime cap.
 Rate Buydown allowed. On 5/5 ARM - Each .25% rate reduction to rate costs equivalent of 1.25% charge of amount being financed.
 Program available only to SBT deposit customers
 Income and Assets must be fully documented
 Minimum Credit Score - 75% LTV and lower: W-2 = 700 / Self-Employed = 720 75.01%-80% LTV: W-2 = 720 / Self Employed = 740
 Borrowers must have 6 months PITI (Principal, Interest, Taxes, and Insurance) equivalent reserves after closing.
 Cash-out Refinances are allowed up to 75% LTV with a .25% add-on to rate.
 Any exception requires a minimum .25% increase to rate and margin
 No Prepayment Penalties on Fractional TIC Mortgages. All Notes assumable after 12 months.
 Sterling must review and approve TIC Agreement for building before close of escrow.
 Escrows for Taxes and Insurance are mandatory for all Fractional TIC Mortgages - see your loan officer for waiver requirements.
 Rates, terms and conditions are subject to change without notice. This is not a commitment to lend. Loans subject to credit approval.

TIC Financing Fees	
1% Loan Origination Fee of financed amount	
Additional Fees*	
Processing	\$350
Underwriting	\$600
Tax Service**	\$79
Flood Cert	\$11.50
Wire Fee	\$26
Trust Closing Fee	\$250
Attorney Review Fee	\$350
* Borrowers may be required to pay other fees associated with the mortgage application, such as prepaid interest, homeowner's insurance, property taxes, recording fees and transfer taxes.	
** Tax Service Fee of \$79.00 up to loan amounts of \$499,999, add \$10.00 for every \$100,000 above \$499,999	

Loan Limits (Per Unit)		
	LTV	CLTV*
Up to \$1,000,000	80%	90%
\$1,000,001 to \$1,500,000	75%	85%
\$1,500,001 to \$2,000,000	65%	75%
Square Feet Adj:	LTV	CLTV
< 600 with parking	75%	80%
< 600 without parking	75%	80%
LTV = Loan to Value. CLTV = Combined Loan to Value * Second liens with CLTV greater than 85% to be held by a 3rd party		

Fractional TIC financing allows for an independent mortgage on a TIC unit secured by the % ownership / relative value the subject unit represents in the building.

Up to 15-Unit TIC Buildings in San Francisco

Sterling Bank & Trust, FSB

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1 Year Libor Adjustable Rate Mortgage (ARM)							
Rate (%) *	LTV	CLTV	Margin	APR (%)	Initial Monthly Payment	Rate After Initial Fixed Period	Monthly Payment after Initial Fixed Period**
Purchase							
4.000%	75%	80%	3.50%	6.399%	\$1,909.66	4.625%	\$2,486.46
4.000%	75%	80%	3.50%	6.399%	\$1,909.66	4.625%	\$2,486.46
Refinance							
4.000%	75%	80%	3.50%	6.399%	\$1,909.66	4.625%	\$2,486.46
4.000%	75%	80%	3.50%	6.399%	\$1,909.66	4.625%	\$2,486.46
CAPS: 2/2/6							

* Rate during the initial fixed rate period of 12 months (1 Year ARM). The interest rates above include an additional .125% interest rate discount if loan payments are automatically withdrawn (ACH) each month from a Sterling Bank & Trust (SBT) deposit account, the minimum balance for the deposit account is maintained (equal to two total monthly mortgage payments), and direct deposit of the source of income used to qualify for the loan is maintained. If this account relationship incentive is not elected, then applicable rate is .125% higher.

**After the initial fixed rate period, the adjustable interest rate and monthly payment may increase or decrease annually based on changes in the index. ARM program rate adjustments are based on the 1 Year LIBOR index plus our current margin.

Loan Assumptions: Loan examples and Annual Percentage Rates (APR) are based on a \$400,000 30-year loan the purchase/refinance of a primary residence single family home or tenancy in common unit with 360 monthly principal and interest payments and no prepayment penalty. We assumed closing costs are paid out of pocket and a credit score in good standing. Actual payments will vary based on each individual situation and current rates. Payments do not include amounts property taxes and hazard/flood insurance. The APR assumes 15 days interest paid at closing as well as other fees associated with granting the loan request, including a 1% Loan Origination Fee. The Adjustable Rate Mortgage payment adjustments are based on the current One Year LIBOR index rate plus our current margin.

1 Year LIBOR Index: 10/2/2018 Index: 2.91

2/2/6 Caps on rate adjustment for 1 Year ARM are 2% in first adjustment, 2% in subsequent annual, and 6% lifetime cap.

Program available only to SBT deposit customers

Income and Assets must be fully documented

Minimum Credit Score - 75% LTV and lower: W-2 = 700 / Self-Employed = 720 75.01%-80% LTV: W-2 = 720 / Self Employed = 740

Borrowers must have 6 months PITI (Principal, Interest, Taxes, and Insurance) equivalent reserves after closing.

Equity Cash-out refinances are not available.

Any exception requires a minimum .25% increase to rate and margin

No Prepayment Penalties on Fractional TIC Mortgages. All Notes assumable after 12 months.

Sterling must review and approve TIC Agreement for building before close of escrow.

Escrows for Taxes and Insurance are mandatory for all Fractional TIC Mortgages - see your loan officer for waiver requirements.

Rates, terms and conditions are subject to change without notice. This is not a commitment to lend. Loans subject to credit approval.

TIC Financing Fees	
1% Loan Origination Fee of financed amount	
Additional Fees*	
Processing	\$350
Underwriting	\$600
Tax Service**	\$79
Flood Cert	\$11.50
Wire Fee	\$26
Trust Closing Fee	\$250
Attorney Review Fee	\$350
* Borrowers may be required to pay other fees associated with the mortgage application, such as prepaid interest, homeowner's insurance, property taxes, recording fees and transfer taxes.	
** Tax Service Fee of \$79.00 up to loan amounts of \$499,999, add \$10.00 for every \$100,000 above \$499,999	

Loan Limits (Per Unit)		
	LTV	CLTV*
Up to \$1,000,000	80%	90%
\$1,000,001 to \$1,500,000	75%	85%
\$1,500,001 to \$2,000,000	65%	75%
Square Feet Adj:		
< 600 with parking	LTV 75%	CLTV 80%
< 600 without parking	LTV 75%	CLTV 80%
LTV = Loan to Value. CLTV = Combined Loan to Value		
* Second liens with CLTV greater than 85% to be held by a 3rd party		

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Up to 15-Unit TIC Buildings in San Francisco

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3/1 Year Libor Adjustable Rate Mortgage (ARM)							
Rate (%) *	LTV	CLTV	Margin	APR (%)	Initial Monthly Payment	Rate After Initial Fixed Period	Monthly Payment after Initial Fixed Period**
Purchase							
4.125%	80%	90%	3.50%	6.043%	\$1,938.60	4.750%	\$2,457.47
4.125%	80%	90%	3.50%	6.043%	\$1,938.60	4.750%	\$2,457.47
4.125%	80%	90%	3.50%	6.043%	\$1,938.60	4.750%	\$2,457.47
Refinance							
4.125%	80%	90%	3.50%	6.043%	\$1,938.60	4.750%	\$2,457.47
4.125%	80%	90%	3.50%	6.043%	\$1,938.60	4.750%	\$2,457.47
CAPS: 3/2/6							

* Rate during the initial fixed rate period of 36 months (3/1 ARM). The interest rates above include an additional .125% interest rate discount if loan payments are automatically withdrawn (ACH) each month from a Sterling Bank & Trust deposit account, the minimum balance for the deposit account is maintained (equal to two total monthly mortgage payments), and direct deposit of the source of income used to qualify for the loan is maintained. If this account relationship incentive is not elected, then applicable rate is .125% higher.

**After the initial fixed rate period, the adjustable interest rate and monthly payment may increase or decrease annually based on changes in the index. ARM program rate adjustments are based on the 1 Year LIBOR index plus our current margin.

Loan Assumptions: Loan examples and Annual Percentage Rates (APR) are based on a \$400,000 30-year loan the purchase/refinance of a primary residence single family home or tenancy in common unit with 360 monthly principal and interest payments and no prepayment penalty. We assumed closing costs are paid out of pocket and a credit score in good standing. Actual payments will vary based on each individual situation and current rates. Payments do not include amounts property taxes and hazard/flood insurance. The APR assumes 15 days interest paid at closing as well as other fees associated with granting the loan request, including a 1% Loan Origination Fee. The Adjustable Rate Mortgage payment adjustments are based on the current One Year LIBOR index rate plus our current margin.

1 Year LIBOR Index: 10/2/2018 Index: 2.91

3/2/6 Caps on rate adjustment for 3/1 ARM are 3% in first adjustment, 2% in subsequent annual, and 6% lifetime cap. Rate Buydown allowed. On 3/1 ARM - Each .25% reduction to rate costs equivalent of .75% charge of amount being financed.

Program available only to SBT deposit customers

Income and Assets must be fully documented

Minimum Credit Score - 75% LTV and lower: W-2 = 700 / Self-Employed = 720 75.01%-80% LTV: W-2 = 720 / Self Employed = 740

Borrowers must have 6 months PITI (Principal, Interest, Taxes, and Insurance) equivalent reserves after closing.

Equity Cash-out refinances are not available.

Any exception requires a minimum .25% increase to rate and margin

No Prepayment Penalties on Fractional TIC Mortgages. All Notes assumable after 12 months.

Sterling must review and approve TIC Agreement for building before close of escrow.

Escrows for Taxes and Insurance are mandatory for all Fractional TIC Mortgages - see your loan officer for waiver requirements.

Rates, terms and conditions are subject to change without notice. This is not a commitment to lend. Loans subject to credit approval.

TIC Financing Fees	
1% Loan Origination Fee of financed amount	
Additional Fees*	
Processing	\$350
Underwriting	\$600
Tax Service**	\$79
Flood Cert	\$11.50
Wire Fee	\$26
Trust Closing Fee	\$250
Attorney Review Fee	\$350
* Borrowers may be required to pay other fees associated with the mortgage application, such as prepaid interest, homeowner's insurance, property taxes, recording fees and transfer taxes.	
** Tax Service Fee of \$62.00 up to loan amounts of \$499,000, add \$10.00 for every \$100,000 above \$499,000	

Loan Limits (Per Unit)		
	LTV	CLTV*
Up to \$1,000,000	80%	90%
\$1,000,001 to \$1,500,000	75%	85%
\$1,500,001 to \$2,000,000	65%	75%
Square Feet Adj:	LTV	CLTV
< 600 with parking	75%	80%
< 600 without parking	75%	80%
LTV = Loan to Value. CLTV = Combined Loan to Value * Second liens with CLTV greater than 85% to be held by a 3rd party		

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5/1 Year Libor Adjustable Rate Mortgage (ARM)							
Rate (%) *	LTV	CLTV	Margin	APR (%)	Initial Monthly Payment	Rate After Initial Fixed Period	Monthly Payment after Initial Fixed Period**
Purchase							
4.375%	80%	90%	3.50%	5.825%	\$1,997.14	5.000%	\$2,436.68
4.375%	75%	80%	3.50%	5.825%	\$1,997.14	5.000%	\$2,436.68
4.375%	70%	80%	3.50%	5.825%	\$1,997.14	5.000%	\$2,436.68
Refinance							
4.375%	75%	80%	3.50%	5.825%	\$1,997.14	5.000%	\$2,436.68
4.375%	70%	80%	3.50%	5.825%	\$1,997.14	5.000%	\$2,436.68
CAPS: 5/2/5							

* Rate during the initial fixed rate period of 60 months (5/1 ARM). The interest rates above include an additional .125% interest rate discount if loan payments are automatically withdrawn (ACH) each month from a Sterling Bank & Trust deposit account, the minimum balance for the deposit account is maintained (equal to two total monthly mortgage payments), and direct deposit of the source of income used to qualify for the loan is maintained. If this account relationship incentive is not elected, then applicable rate is .125% higher.

**After the initial fixed rate period, the adjustable interest rate and monthly payment may increase or decrease annually based on changes in the index. ARM program rate adjustments are based on the 1 Year LIBOR index plus our current margin.

Loan Assumptions: Loan examples and Annual Percentage Rates (APR) are based on a \$400,000 30-year loan the purchase/refinance of a primary residence single family home or tenancy in common unit with 360 monthly principal and interest payments and no prepayment penalty. We assumed closing costs are paid out of pocket and a credit score in good standing. Actual payments will vary based on each individual situation and current rates. Payments do not include amounts property taxes and hazard/flood insurance. The APR assumes 15 days interest paid at closing as well as other fees associated with granting the loan request, including a 1% Loan Origination Fee. The Adjustable Rate Mortgage payment adjustments are based on the current One Year LIBOR index rate plus our current margin.

1 Year LIBOR Index: 10/2/2018 Index: 2.91

5/2/5 Caps on rate adjustment for 5/1 ARM are 5% in first adjustment, 2% in subsequent annual, and 5% lifetime cap.
 Rate Buydown allowed. On 5/1 ARM - Each .25% reduction to rate costs equivalent of 1.25% fee charge of amount being financed.
 Program available only to SBT deposit customers
 Income and Assets must be fully documented
 Minimum Credit Score - 75% LTV and lower: W-2 = 700 / Self-Employed = 720 75.01%-80% LTV: W-2 = 720 / Self Employed = 740
 Borrowers must have 6 months PITI (Principal, Interest, Taxes, and Insurance) equivalent reserves after closing.
 Cash out are allowed up to 75% LTV W/.25 added to the rate.
 Any exception requires a minimum .25% increase to rate and margin
 No Prepayment Penalties on Fractional TIC Mortgages. All Notes assumable after 12 months.
 Sterling must review and approve TIC Agreement for building before close of escrow.
 Escrows for Taxes and Insurance are mandatory for all Fractional TIC Mortgages - see your loan officer for waiver requirements.
 Rates, terms and conditions are subject to change without notice. This is not a commitment to lend. Loans subject to credit approval.

TIC Financing Fees	
1% Loan Origination Fee of financed amount	
Additional Fees*	
Processing	\$350
Underwriting	\$600
Tax Service**	\$79
Flood Cert	\$11.50
Wire Fee	\$26
Trust Closing Fee	\$250
Attorney Review Fee	\$350
* Borrowers may be required to pay other fees associated with the mortgage application, such as prepaid interest, homeowner's insurance, property taxes, recording fees and transfer taxes.	
** Tax Service Fee of \$79.00 up to loan amounts of \$499,999, add \$10.00 for every \$100,000 above \$499,999	

Loan Limits (Per Unit)		
	LTV	CLTV*
Up to \$1,000,000	80%	90%
\$1,000,001 to \$1,500,000	75%	85%
\$1,500,001 to \$2,000,000	65%	75%
Square Feet Adj:	LTV	CLTV
< 600 with parking	75%	80%
< 600 without parking	75%	80%
LTV = Loan to Value. CLTV = Combined Loan to Value * Second liens with CLTV greater than 85% to be held by a 3rd party		

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7/1 Year Libor Adjustable Rate Mortgage (ARM)							
Rate (%) *	LTV	CLTV	Margin	APR (%)	Initial Monthly Payment	Rate After Initial Fixed Period	Monthly Payment after Initial Fixed Period**
Purchase							
4.750%	80%	90%	3.50%	5.971%	\$2,086.59	5.375%	\$2,450.67
4.750%	75%	80%	3.50%	5.971%	\$2,086.59	5.375%	\$2,450.67
4.750%	70%	80%	3.50%	5.971%	\$2,086.59	5.375%	\$2,450.67
Refinance							
4.750%	75%	80%	3.50%	5.971%	\$2,086.59	5.375%	\$2,450.67
4.750%	70%	80%	3.50%	5.971%	\$2,086.59	5.375%	\$2,450.67
CAPS: 5/2/5							

* Rate during the initial fixed rate period of 84 months (7/1 ARM). The interest rates above include an additional .125% interest rate discount if loan payments are automatically withdrawn (ACH) each month from a Sterling Bank & Trust deposit account, the minimum balance for the deposit account is maintained (equal to two total monthly mortgage payments), and direct deposit of the source of income used to qualify for the loan is maintained. If this account relationship incentive is not elected, then applicable rate is .125% higher.

**After the initial fixed rate period, the adjustable interest rate and monthly payment may increase or decrease annually based on changes in the index. ARM program rate adjustments are based on the 1 Year LIBOR index plus our current margin.

Loan Assumptions: Loan examples and Annual Percentage Rates (APR) are based on a \$400,000 30-year loan the purchase/refinance of a primary residence single family home or tenancy in common unit with 360 monthly principal and interest payments and no prepayment penalty. We assumed closing costs are paid out of pocket and a credit score in good standing. Actual payments will vary based on each individual situation and current rates. Payments do not include amounts property taxes and hazard/flood insurance. The APR assumes 15 days interest paid at closing as well as other fees associated with granting the loan request, including a 1% Loan Origination Fee. The Adjustable Rate Mortgage payment adjustments are based on the current One Year LIBOR index rate plus our current margin.

1 Year LIBOR Index: 10/2/2018 Index: 2.91

5/2/5 Caps on rate adjustment for 7/1 ARM are 5% in first adjustment, 2% in subsequent annual, and 5% lifetime cap. Rate Buydown allowed. On 7/1 ARM - Each .25% reduction to rate costs equivalent of 1.50% charge of amount being financed.

Program available only to SBT deposit customers

Income and Assets must be fully documented

Minimum Credit Score - 75% LTV and lower: W-2 = 700 / Self-Employed = 720 75.01%-80% LTV: W-2 = 720 / Self Employed = 740

Borrowers must have 6 months PITI (Principal, Interest, Taxes, and Insurance) equivalent reserves after closing.

Equity Cash-out refinances are not available.

Any exception requires a minimum .25% increase to rate and margin

No Prepayment Penalties on Fractional TIC Mortgages. All Notes assumable after 12 months.

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1% Loan Origination Fee of financed amount	
Additional Fees*	
Processing	\$350
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Tax Service**	\$79
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Attorney Review Fee	\$350
* Borrowers may be required to pay other fees associated with the mortgage application, such as prepaid interest, homeowner's insurance, property taxes, recording fees and transfer taxes.	
** Tax Service Fee of \$79.00 up to loan amounts of \$499,999, add \$10.00 for every \$100,000 above \$499,999	

Loan Limits (Per Unit)		
	LTV	CLTV*
Up to \$1,000,000	80%	90%
\$1,000,001 to \$1,500,000	75%	85%
\$1,500,001 to \$2,000,000	65%	75%
Square Feet Adj:	LTV	CLTV
< 600 with parking	75%	80%
< 600 without parking	75%	80%
LTV = Loan to Value. CLTV = Combined Loan to Value * Second liens with CLTV greater than 85% to be held by a 3rd party		

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