

	First National Bank		Sterling National Bank
	OPTION 1	OPTION 2	
Structure	Fixed Rate	Variable Rate	Fixed Rate
Term	10 year maturity (20 year amortization)	10 year maturity (20 year amortization)	20 year maturity
Interest Rate	2.70%	1M LIBOR + 1.25% (1.00% floor)	2.50%
Rate Held Through	7/31/2020	7/31/2020	7/13/2020
Prepayment Penalty	None	None	Years 1-5: Non-Callable Year 6-8: 1% Penalty Thereafter: No Penalty
Swaps		Can swap to fixed rate for 10Y (1.78% presently)	
Fees	10 bps origination (~\$13,000)	10 bps origination (~\$13,000)	NTE \$10,000
Notes	Must maintain a depository relationship with FNB for life of loan		Costs of issuance can be capitalized into loan
Term Sheet Good Through	5/29/2020		5/22/2020
	JP Morgan	First Citizens Bank	Zions Bank
	Declined to Bid Due to Term	Declined to Bid Due to Rate	Unable to Bid Due to Timing
	BB&T	Capital One	Key Bank
	No Response	No Response	Declined to Bid Due to Size
	Region Bank	Huntington Bank	First Internet Bank
	No Response	No Response	No Response
	Pinnacle Bank	PNC	Bank of America
	No Response	No Response	No Response