

# DSCR Term Sheet

Program A

## Borrower Information

<b>Borrower Name:</b>	Chris Lesnik	<b>Guarantor:</b>	Brrrr Capital LLC
<b>FICO Score:</b>	710	<b>Loan Purpose:</b>	Purchase

## Property Information

<b>Property Address:</b>	123 Someplace Ave, Philadelphia, PA 19103		
<b>Property Type:</b>	SFR	<b>Appraised Value:</b>	\$312,000

## Loan Terms

<b>Loan Amount:</b>	\$235,000	<b>Interest Rate:</b>	8.25%
<b>Loan Term:</b>	30 Years	<b>LTV Ratio:</b>	75%
<b>DSCR:</b>	1.21	<b>Prepayment Penalty:</b>	3-year stepdown

## Closing Costs & Fees

<b>Lender Fee:</b>	\$4,700	<b>Title Fee:</b>	\$1,250
<b>Recording Fee:</b>	\$95		

## Transaction Summary

Loan Proceeds:	\$230,000	Cash to Close:	\$5,000
Total Sources:	\$235,000	Total Uses:	\$235,000

**Important Notes:**

- This term sheet is subject to final underwriting approval
- All terms and conditions are subject to change based on final documentation
- Rates and fees are subject to market conditions at time of lock
- Property must meet all program requirements and pass final inspection