

DSCR Term Sheet

Program A

Borrower Information

Borrower Name:	Chris Lesnik	Guarantor:	Brrrr Capital LLC
FICO Score:	710	Loan Purpose:	Purchase

Property Information

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

Loan Terms

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

Closing Costs & Fees

Lender Fee:	\$4,700	Title Fee:	\$1,250
Recording Fee:	\$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