

| LENDING CRITERIA | 1 YEAR | 2 YEAR | 4 YEAR |
|---------------------------------|--|--|--|
| INTEREST RATE | 9.50% | 8.99% | 8.50% |
| LTV MAX ¹ | 75% | 75% | 75% |
| LENDER POINTS | 2 ² | 2 | 2 |
| FICO REQUIREMENT ³ | NONE | NONE | NONE |
| PROPERTY TYPES | SFR/1-4/5+/CONDOS | SFR/1-4/5+/CONDOS | SFR/1-4/5+/CONDOS |
| LENDER FEE ⁴ | \$1,495 | \$1,495 | \$1,495 |
| INTEREST REQUIRED | 4 MONTHS ⁵ | 15 MONTHS | 24 MONTHS |
| TERM EXTENSION FEE | 1 POINT / 6 MONTHS | 1 POINT / 6 MONTHS | 1 POINT / 6 MONTHS |
| LOAN AMOUNTS | \$100K - \$5M | \$100K - \$5M | \$100K - \$5M |
| CLOSING TIME FRAME ⁶ | 4-10 DAYS | 4-10 DAYS | 4-10 DAYS |
| COLLATERAL | CROSS-COLLATERALIZATION & BLANKET OPTION | CROSS-COLLATERALIZATION & BLANKET OPTION | CROSS-COLLATERALIZATION & BLANKET OPTION |

¹80% LTV available on properties up to \$1 Million value in major metropolitan areas of California. Properties in GA will be subject to a 65% LTV Max.

²Lender Points flexible for 1-year term products.

³If FICO < 640 + 50 bps to rate

⁴Lender fee includes valuation for one property. No formal appraisal required for property values under \$2 Million. Lender Fee Subject to change for multiple/cross-collateralized properties and 5+ Unit Properties.

⁵12 month bridge loan: +.50 point to waive pre-payment penalty

⁶From receipt of full documentation package

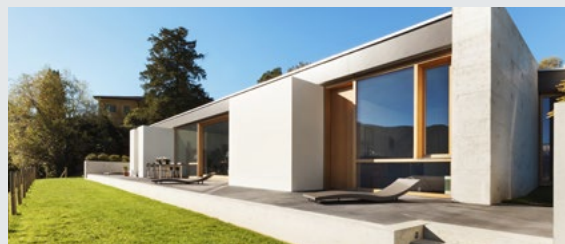
GENERAL GUIDELINES

- Non-owner occupied only
- Lending in AZ, CA, CO, FL, GA, HI, ID, OR, TX & WA
- Reserve Requirement: Borrower to have 4 months interest payment reserves, down payment, closing costs, rehab funds
- Purchase, rate & term, cash-out
- Individuals, LLC's, Corps, Trusts OK
- No current bankruptcy or foreclosure
- Interest only payments
- Direct lender – access to institutional capital
- Foreign national program
 - 6 months reserve requirement
 - 3 months seasoned assets in US bank account
 - + 50 bps to rate

REHAB FINANCING

- Up to 75% of acquisition costs
- Up to 75% of rehab budget

Above pricing applies



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02.16 / CA RATES

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