



LENDING CRITERIA	1 YEAR	2 YEAR	4 YEAR
INTEREST RATE	10.50%	9.99%	9.50%
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 a case-by-case basis and on the acquisition of properties owned by affiliated companies, Wedgewood Inc. & HMC Assets. If LTV ≤ 65%, decrease interest rate by 50 bps (except in GA).

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 \$1.5 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
 - Up to 80% LTV in CA & 65% LTV in GA
- 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 / OOS RATES

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