**INSTRUCTIONS FOR LOAN AGREEMENT BETWEEN COREVEST AMERICAN FINANCE LENDER LLC**

**AND**

**{** **Borrower\_\_c }**

**SUMMARY OF LOAN TERMS**

The following terms are applicable to this Loan Agreement (this “**Agreement**”) between Borrower and Lender, dated as of {Deal\_\_r.CloseDate | formatDate }:

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| --- | --- |
| “**Lender**”: CoreVest American Finance Lender LLC, a Delaware limited liability company, together with its successors and assigns | “**Initial Monthly Tax Reserve Deposit**”: {Initial\_Monthly\_Tax\_Reserve\_Deposit\_\_c | formatCurrency} |
| “**Borrower**”: {Borrower\_\_c}, a Delaware limited liability company | “**Closing Date Insurance Reserve Deposit**”: {Closing\_Date\_Insurance\_Reserve\_Deposit\_\_c | formatCurrency} |
| “**Loan Amount**”: {Final\_Loan\_Amount\_\_c | formatCurrency} | “**Initial Monthly Insurance Reserve Deposit**”: {InitialMonthlyInsuranceReserveDeposit\_\_c | formatCurrency} |
| “**Closing Fee**”: {Origination\_Fee\_\_c | formatCurrency} | **Holdback Deposit Amount**”: {Required\_Holdback\_Reserve\_\_c | formatCurrency} |
| “**Closing Date**”: {Deal\_\_r.CloseDate | formatDate } | “**Par Prepayment Date**”: {YM\_Prepayment\_Penalty\_\_c} {YM\_Prepayment\_Penalty\_Description\_\_c} |
| “**Stated Maturity Date**”: {Maturity\_Date\_\_c | formatDate} | “**Maximum Management Fee Percentage**”: { Property\_Management\_Adjustment\_\_c }% of Rents for the applicable calendar month |
| “**Interest Rate**”: {Final\_Interest\_Rate\_\_c}% per annum | **“Amortization Term”**: {Deal\_\_r.Amortization\_Term\_\_c } |
| “**Principal Amortization Period**”: {Principal\_Amortization\_Period\_\_c} | **“IO Term”**: {Deal\_\_r.IO\_Term\_\_c }  **“Term Loan Type”**: {Deal\_\_r.Term\_Loan\_Type\_\_c} |
| “**Monthly Debt Service Payment**”: {Holdback\_Reserve\_\_c | formatCurrency} | **“Interest Only”**: {Interest\_Only\_\_c} |
| “**Closing Date Tax Reserve Deposit**”: {Closing\_Date\_Tax\_Reserve\_Deposit\_\_c | formatCurrency} |  |
| **“Loan Type (Recourse / Non-Recourse)”**: {Recourse\_\_c}  **“Cash Management”:** {Cash\_Management\_\_c} |  |
| **“Underwritten Vacancy and Credit Loss Percentage”**: {Underwriter\_Vacancy\_and\_Credit\_Loss\_Perc\_\_c}% |  |
| **“Required DSCR (Non-Recourse Only)”**: {Required\_DSCR\_Non\_Recourse\_Only\_\_c} |  |
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