

# Certain Lending

## Loan Scenario Summary

Prepared on September 5, 2025, following is a summary of possible loan terms and pricing. This Loan Scenario Summary is not an offer of mortgage financing, which may be provided after submitting a Financing Questionnaire at <https://app.certainlending.com>.

**Loan Type:** 30 Year Fixed Rental Refinance

## Loan Summary

- **Loan Amount:** \$277,500.00
- **Interest Rate:** 7.375%
- **Points:** 3.000%
- **Monthly Payment<sup>1</sup>:** \$1,916.62
- **Closing Fees<sup>2</sup>:** \$11,320.00
- **Est. Cash to Close<sup>3</sup>:** \$0.00

## Loan Amount & Pricing

- **Initial Financing:** \$277,500.00
- **Cash Out Amount:** \$141,488.38
- **Broker Points:** 3.000%
- **Loan Processing Fee:** \$2,995.00
- **Amortization Type:** Amortizing

## Eligibility

- **Rental Experience:** Has Experience - Rental
- **Personal Guarantee:** Yes
- **Estimated Required Liquidity:** \$0.00
- **Minimum FICO:** 720

## Additional Details

- **Loan to Cost:** 75%
- **Loan to As-Is Value:** 75% (Max 75%)
- **Debt Service Coverage Ratio:** 1.0909 (Min 1)

- **Prepayment Penalty:** 3-year stepdown (3-2-1)
- **Escrow For Property Taxes:** Yes
- **Escrow For Insurance:** Yes
- **Loan Term:** 30 years

### **Lender Disclosures**

The loan terms and pricing are being communicated by the lender would be underwritten, closed, and funded by Vontive Inc., a mortgage fulfillment partner. Approval of a loan matching these terms will depend on submission of a loan application, underwriting of the loan details, and approval to close a mortgage.

<sup>1</sup> First Monthly Payment Amount

<sup>2</sup> Includes Points, Lender Fees, and Broker Fees

<sup>3</sup> Down payment + total lender fees + 1% of total loan (estimated closing fees) + 1 month of payment + unfunded closing costs