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LOAN TERM SHEET

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BORROWER INFORMATION

Borrower:

Janel Valcin

FICO Score:

731

Citizenship:

US Citizen

Purchasing Entity:

S & CD HOMECARE FLIPING LLC

PROPERTY INFORMATION

Property Address:

31 Silver Beach Rd
Riviera Beach, FL 33403

Property Type:

Single Family

Occupancy:

Investment Property

Rental Type:

Long Term Rental

Estimated Value:

\$370,000

LOAN DETAILS

Purpose:

Cash-Out Refinance

Loan Type:

Investor DSCR

Product:

5/1 ARM

Amortization:

30 Year

Prepayment:

3 Year

FINANCIAL TERMS

Loan Amount:

\$277,500.00

LTV Ratio:

75.00%

Interest Rate:

7.375%

Monthly Payment:

\$1,916.62

FEES & COSTS

Origination Fee:

3.000%

Service Fee:

\$2,000.00

Processing Fee:

\$1,000

Escrows:

Required

Compensation:

Borrower Paid

DSCR ANALYSIS

Monthly Rent:

\$3,000

Annual Insurance:

\$3,000.00

Annual Income:

\$36,000

HOA (Monthly):

N/A

Annual Property Taxes:

\$6,000

Net Operating Income:

\$27,000.00

DSCR:

1.174

✓ Meets minimum DSCR requirement (Min: 1.00)

LOAN CONDITIONS

✓ Complete loan application & documentation

✓ Property appraisal to confirm value

✓ Title verification & insurance

✓ Rental income verification

✓ Final underwriting approval

All conditions must be satisfied prior to loan closing

This summary reflects a preliminary assessment of loan structure and pricing. Final commitment is subject to credit & background review, clear title, and satisfactory appraisal.

Sincerely,

Daniel Adler
Founder & Managing Partner
Adler Capital

IMPORTANT NOTICE

This term sheet is for **informational purposes only** and does not constitute a commitment to lend.

Terms are subject to change based on market conditions, property evaluation, and final underwriting approval.

All information provided is preliminary and subject to verification.