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## LOAN TERM SHEET

Reference: AC-TS-052025-AVE

Date: May 28, 2025



### BORROWER INFORMATION

Borrower Name	FICO Score
Louis Isom	800
Citizenship	Self-Employed
US Citizen	No

💻 Purchasing Entity  
ISOM PROPERTIES LLC



### PROPERTY INFORMATION

Property Address	810 NW 33rd Ave, Lauderhill, FL 33311
Property Type	Occupancy
Single Family	Investment Property
Rental Type	Property Value
Long Term Rental	\$325,000
Estimated Value	
\$325,000	



### FEES & COSTS

Origination Fee	Service Fee
2.000 Points (\$4,550.00)	\$2,000.00
Escrows Required	Compensation Source Borrower Paid



### CONDITIONS & NEXT STEPS

- ✓ Complete loan application and submit required documentation
- ✓ Property appraisal to confirm value
- ✓ Title verification and insurance
- ✓ Verification of property rental income and cash flow
- ✓ Final underwriting approval



### LOAN TERMS

Loan Purpose	Loan Type
Cash-Out Refinance	Business Purpose
Loan Program	Property Analysis
Investor DSCR	Cash Flow Evaluation
Loan Amount	LTV / CLTV
\$227,500.00	70% / 70%
Term	Prepayment Penalty
30 Year Fixed	3 Year
Interest Rate	Monthly Payment
7.25%	\$1,551.95

Loan Program	Financing Type
<b>Investor DSCR</b>	<b>Investment Property</b>
(Business Purpose)	
Interest Rate	Monthly Payment
<b>7.25%</b>	<b>\$1,551.95</b>

Sincerely,

This term sheet is for informational purposes only and does not constitute a commitment to lend or an offer to enter into any agreement. Terms and conditions are subject to change based on market conditions, property evaluation, and borrower qualification.

**Daniel Adler**

Founder & Managing Partner  
Adler Capital