



May 22, 2026

Mile High Hangars, LLC

RE: Hangar Purchases
38001 East 51st Street
Watkins, CO

Dear Marcus,

Five Points Bank would like to thank you for the opportunity to provide financing of Hangar Units from Mile High Hangars, LLC. We obviously will need to underwrite each purchaser on an individual basis, but assuming the purchaser is a good credit risk, we would entertain financing based on the terms and conditions outlined below:

Purpose:	To provide financing for the purchase of individual hangars from Mile High Hangars, LLC.
Borrower:	To Be Determined
Guarantor:	Any individual or entity owning 20% of the Borrower shall provide an unlimited guaranty.
Loan Amount:	Up to 70% of the purchase price.
Rate:	Fixed at WSJ Prime plus 25bp at time of closing
Term:	60-Months
Repayment:	Monthly principal and interest payments based on a 10-year amortization. - A 15-year amortization may be considered for very well qualified borrowers, or with additional credit enhancements.



Collateral: Leasehold mortgages, and any other applicable security agreements on the unit being purchased.

Origination Fee: The borrower shall pay lender's out-of-pocket expenses including reasonable legal fees. Borrower shall pay an origination fee of $\frac{1}{4}$ of 1.0% of the loan amount.

Prepayment Fees: The loan shall be open to prepayment at any time without penalty or fee

Additional Terms: Acceptance by Borrower of standard terms and conditions of Five Points Bank's loan and security documents and agreements

Five Points Bank shall receive and satisfactorily review 2-years tax returns and a current financial statement for each Borrower/Guarantor.

Thank you for the opportunity to submit this proposal. The terms and conditions outlined above shall expire 60-days from the date of this letter. The information above represents an outline of the material terms and conditions of the financing but is not a complete list of all terms and conditions that may be required and is contingent upon the satisfactory review and approval of Five Points Bank's Loan Committee.

If you have any questions, please do not hesitate to contact me at 402-430-1347.

Sincerely,

Philip Goyette, Vice President
Five Points Bank
Phil.Goyette@5pointsbank.com