Investor Lending Programs

As a national lender, our team of experienced real estate investors supports you in achieving your financing needs. We have built our technology to make the experience of obtaining a loan as predictable and fast as funding investments with cash.

Fix & Flip

- Finance up to 92.5% loan to cost
- Single-family & multifamily properties
- No Prepayment Penalties
- Close in as little as 5 business days

Bridge

- Finance up to 75% loan to value; 65% for cash-out
- · Single-family & multifamily properties
- No Prepayment Penalties
- · Multi-year bridge loan

Construction

- Finance up to 85% loan to cost; 65% of the value after completion
- Single-family, townhomes, and ADUs
- No Prepayment Penalties
- Draws fund in as little as 1 business day

Short-Term Rental

- Finance up to 75% loan to value; 70% for cash-out
- Single-family & multifamily properties
- Low or No Prepayment Penalty options
- Must be listed on Airbnb, VRBO, or similar

Rental Properties

- Finance up to 80% loan to value; 75% for cash-out
- Single-family & multifamily properties
- Low or No Prepayment Penalty options
- Minimum DSCR 0.75

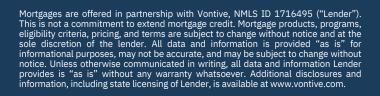
Rental Portfolios

- Finance up to 75% loan to value: 70% for cash-out
- Single-family & multifamily properties
- Low or No Prepayment Penalty options
- Minimum of 3 properties

Bank Statement

- Finance up to 80% loan to value; 75% for cash-out
- 30-year term with competitive pricing
- Low or No Prepayment Penalty options
- Qualify based on Bank Statement Analysis





Fix & Flip

Short-term financing to buy and renovate properties with up to 10 units. We support experienced and new investors with competitive terms and pricing.

| | Lendin | g Criteria | |
|---|--|--|------------------------------|
| | 0-3 COMPLETED PROJECTS | 4-14 COMPLETED PROJECTS | 15+ COMPLETED PROJECTS |
| LOAN AMOUNT* | \$100,000 to \$1.5 Million | \$100,000 to \$1.5 Million | \$100,000 to \$1.5 Million |
| PAYMENT TYPE | Interest-only | Interest-only | Interest-only |
| LOAN TERM | 6, 12 or 18-months | 6, 12 or 18-months | 6, 12 or 18-months |
| LOAN TO COST | Up to 85% | Up to 90% | Up to 92.5% |
| LOAN TO ARV | Up to 70% | Up to 70% | Up to 70% |
| CLOSING TIMELINE | 5-10 business days | 5-10 business days | 5-10 business days |
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| Established State (State) | | | |
| FICO | | al Guidelines | |
| FICO | Additiona 680 min soft credit assessmen | al Guidelines | n the last three years count |
| EXPERIENCE | Additiona 680 min soft credit assessmen Fix & flip's and BRRRR's (rehalt towards experience | al Guidelines | |
| | Additiona 680 min soft credit assessmen Fix & flip's and BRRRR's (rehalt towards experience | al Guidelines o converted to a rental) completed in rrantable condos, and 2-4 units (5-1) | |
| EXPERIENCE LIGIBLE PROPERTIES | Additional 680 min soft credit assessment Fix & flip's and BRRRR's (rehabitowards experience Single-family, townhomes, was Nationwide except ND, NV, SD | or converted to a rental) completed in the converted to a rental) converted to a rental converte | .0 units considered) |
| EXPERIENCE LIGIBLE PROPERTIES ELIGIBLE STATES | Additional 680 min soft credit assessment Fix & flip's and BRRRR's (rehabitowards experience Single-family, townhomes, wan Nationwide except ND, NV, SD Materials, labor, demolition, ar 3 business days with a virtual in | or converted to a rental) completed in the converted to a rental) converted to a rental converte | .0 units considered) |

Bridge

Financing of newly constructed or renovated properties that are currently vacant and stabilized and are ineligible for permanent financing.



Construction

We finance the construction of residential and small multifamily investment properties. Investors appreciate our flexible terms, ease of draw funding, and speed of closing.

| | Lending Criteria | . 3/ | 1 |
|---|---|------|---|
| LOAN AMOUNT | \$200,000 to \$1.5 million. Loan amounts outside of this range considered. | | |
| LOAN TERM | 12, 18 or 24 months | | |
| PAYMENT TYPE | Interest-only with balloon payment at maturity. No interest paid on undrawn funds. | | |
| LEVERAGE | Up to 85% loan to cost; 65% loan to after construction value | | |
| CONSTRUCTION FINANCING | 100% of construction budget (including eligible soft costs) | | |
| CREDIT FOR LAND | 100% of acquisition cost | | |
| CLOSING TIMELINE | 2-3 weeks | | |
| | | | |
| | ditional Guidelines | | |
| | | | |
| Ad | ditional Guidelines | | |
| Ad | ditional Guidelines 700 min soft credit assessment We require a sponsor to have completed at least 4 new builds. GC'ing and complex flip projects may also count toward | | |
| Ad FICO INVESTING EXPERIENCE | ditional Guidelines 700 min soft credit assessment We require a sponsor to have completed at least 4 new builds. GC'ing and complex flip projects may also count toward experience depending on complexity. Single-family, townhomes, ADU's, and 2-4 units (5-20 units | | |
| Ad FICO INVESTING EXPERIENCE ELIGIBLE PROPERTIES | ditional Guidelines 700 min soft credit assessment We require a sponsor to have completed at least 4 new builds. GC'ing and complex flip projects may also count toward experience depending on complexity. Single-family, townhomes, ADU's, and 2-4 units (5-20 units considered) | | |

Short-Term Rental

A solution for investors who need permanent financing for their rentals listed on Airbnb and VRBO. This product allows DSCR to be calculated by using 12 months of operating history or AirDNA rents as market rent.



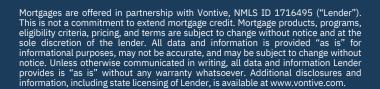
Mortgages are offered in partnership with Vontive, NMLS ID 1716495 ("Lender"). This is not a commitment to extend mortgage credit. Mortgage products, programs, eligibility criteria, pricing, and terms are subject to change without notice and at the sole discretion of the lender. All data and information is provided "as is" for informational purposes, may not be accurate, and may be subject to change without notice. Unless otherwise communicated in writing, all data and information Lender provides is "as is" without any warranty whatsoever. Additional disclosures and information, including state licensing of Lender, is available at www.vontive.com.

Rental Properties

Permanent financing of rental properties with long-term tenants. These loans use the rental cash flow and stabilized property value to determine the loan amount.

| I | Lending Criteria |
|--------------------|--|
| LOAN AMOUNT | \$75,000 to \$1.5 million. Loan amounts outside of this range considered. |
| LOAN TERM | 30-year term; fully amortizing entire term, or I/O for 10 years with rate fixed for 5 years then adjustable every 6 months |
| LOAN TO VALUE | Up to 80%; 75% for cash-out refinances with low seasoning |
| DEBT COVERAGE | Minimum 0.75 DSCR |
| PREPAYMENT PENALTY | Multiple PPP options available, including No PPP (depending on the state) |
| CLOSING TIMELINE | 2-3 weeks |

| Ado | ditional Guidelines |
|----------------------|---|
| FICO | 660 min hard credit assessment |
| REVENUE VERIFICATION | Long-term rental revenue is verified through a lease agreement |
| PROPERTY VALUATION | Appraisal with market rents |
| ELIGIBLE PROPERTIES | Single-family, townhomes, warrantable condos, 2-4 units and 5-10 units |
| ELIGIBLE STATES | Nationwide except ND, NV, SD, VT and WV |
| BORROWER | Entities only. A personal guarantee is required. Non-recourse is not allowed. |
| MORTGAGE PAYMENTS | Taxes and insurance are escrowed. Mortgage payments are collected by ACH. |
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Rental Portfolios

For experienced investors, we finance up to 10 rental properties as a single loan. These loans are often more cost effective than closing each loan individually.

| | Lending Criteria | | N. |
|--|--|---|--|
| LOAN AMOUNT | \$150,000 to \$5 million. Loan amounts outside of this range considered. | 1 | |
| LOAN TERM | 30-year term; fully amortizing entire term, or I/O for 10 years with rate fixed for 5 years then adjustable every 6 months | | 7 |
| LOAN TO VALUE | Up to 75%; 70% for cash-out refinances with low seasoning | | |
| DEBT COVERAGE | Minimum 1.15 DSCR | | |
| PREPAYMENT PENALTY | Multiple PPP options available, including No PPP (depending on the state) | | • |
| CLOSING TIMELINE | 4-8 weeks | | |
| | | | 2 |
| Ad | ditional Guidelines | | |
| Ad | ditional Guidelines 680 min hard credit assessment | | The state of the s |
| | | | |
| FICO | 680 min hard credit assessment Long-term rental revenue is verified through a lease agreement. Short-term (Airbnb/VRBO) revenue is verified | | |
| FICO REVENUE VERIFICATION | 680 min hard credit assessment Long-term rental revenue is verified through a lease agreement. Short-term (Airbnb/VRBO) revenue is verified through 12 months of rental income. | | |
| FICO REVENUE VERIFICATION PROPERTY VALUATION | 680 min hard credit assessment Long-term rental revenue is verified through a lease agreement. Short-term (Airbnb/VRBO) revenue is verified through 12 months of rental income. Appraisal with market rents Single-family, townhomes, warrantable condos, 2-4 units, | | |
| FICO REVENUE VERIFICATION PROPERTY VALUATION ELIGIBLE PROPERTIES | 680 min hard credit assessment Long-term rental revenue is verified through a lease agreement. Short-term (Airbnb/VRBO) revenue is verified through 12 months of rental income. Appraisal with market rents Single-family, townhomes, warrantable condos, 2-4 units, and 5-10 units | | |

Bank Statement

Small business owners and self-employed individuals have the ability to obtain permanent financing on their rental properties by underwriting their income, instead of rental property cash flow. We do this by analyzing bank statements and do not require tax returns.

