
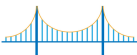



## GENERAL LENDING PARAMETERS

	 <b>New Construction</b>	 <b>Bridge</b>	 <b>BTR</b>
<b>Loan Amounts</b>	\$1M - \$50M	\$500K - \$35M	\$1M - \$50M
<b>Leverage</b>	Up to 90LTC	Up to 70LTV	Up to 90LTC
<b>Interest</b>	Starting at SOFR + 580		
<b>Fee</b>	Starting at 2.5%		
<b>Property Type</b>	Condo, TH, SFH		
<b>Geography</b>	Most States except ND, SD, LA		
<b>Collateral</b>	First Lien Mortgage		

## LOAN PROGRAMS

<b>New Construction</b>	<b>Bridge</b>	<b>BTR</b>
Ground-up development for condos, single-family and townhouse projects.	Short-term loans for completed projects in approved categories.	Vertical and horizontal construction lending for approved communities.

**\*\* Rates and Fees vary depending on experience, collateral and asset type \*\***

**\*\* Higher leverage may affect rates due to risk exposure \*\***

## MINIMUM UNDERWRITING DOCUMENTATION

Evidence of Successful Experience	Minimum Liquidity 5% of Project Cost	Net Worth Greater or Equal to Project Cost
2 Months Bank Statements	2 Years Tax Returns (Personal and Business)	Sources and Uses Documentation
Proforma	FICO 680+	Subject to Full U/W