



| GENERAL PARAMETERS        | RESIDENTIAL PROPERTIES                       |
|---------------------------|--|
| Loan Amount               | <b>\$75,000 to \$2,000,000</b>               |
| Loan Term/Amortization    | 30 years Loan fully amortizing               |
| Maximum LTV               | 70% LTV                                      |
| Subordinated Financing    | Case by case                                 |
| DSCR                      | DSCR NOT REQUIRED ON SFR 1.20                |
| Minimum Fico Score        | 650 Middle Score                             |
| Fixed Period              | 3 & 5 Year Options                           |
| Rate Structure            | 2% Annual - 6% Life Cap                      |
| Eligible Borrower         | C-Corp, LLC, LP/LLP, S-Corp                  |
| Tax and Insurance Escrows | Impounds for taxes and insurance is required |
| Recourse                  | Full recourse loan                           |
| Prepayment                | Equal to the Fixed period                    |
| Permanent Financing       | No balloons                                  |
| Transaction Type          | Purchase, Refinance, Cash Out Refinance      |
| Property Types            | SFR, Duplex, Triplex, FourpleX               |
| Brokers                   | Protected                                    |