

INTEREST RATES

Starting at 8.99%, Fixed

LOAN TERM

Up to 12 months.

LOAN PAYMENTS

Monthly Interest Only, with Balloon Payment at Expiration of the Term.

LIEN POSITION

1st

CLOSING COSTS TO BORROWER

- Legal
- Appraiser
- Title
- Insurance
- 3rd Party Reports
- All Other Closing Costs
(i.e. Tax and Utility Prorations)

BORROWER ENTITY TYPES

- Individuals
- LLCs
- Partnerships
- Corporations
- Trusts

LOAN AMOUNTS

- Minimum: \$50,000
- Maximum: \$1,000,000+

ORIGATION POINTS

2.00% to 4.00%

LEVERAGE

Up to the lesser of 75.00% LTV at Completion/ ARV or 90.00% LTC

PREPAYMENT PENALTY

None

POSSIBLE ADDITIONAL SECURITY

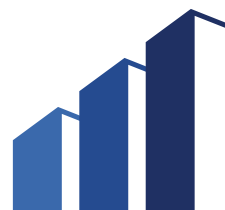
Personal Guarantees, Cosigners, Additional Collateral.

FEES TO BORROWER

- Loan Term Sheet Fee: Starting at \$495 , paid prior to issuance of a loan term sheet. Waived if loan closes.
- Draw Fee: 0.25%
- Inspection Fee: Starting at \$450 /inspection
- Extension Fee: To Be Determined

OTHER TERMS

- Will Use Dunn Twiggar Appraiser
- May use Dunn Twiggar Title Agent/Company
- FICO Score: Minimum 620



DUNNTWIGGAR