

PREFERRED LINE OF CREDIT

| | Line of Credit Facility Terms |
|--------------------------------|--|
| Line of Credit Facility Size | \$500,000 - \$20,000,000+ |
| Length | 12 - 24 Months |
| Line of Credit Origination Fee | 0.5% to 1% |
| Legal Fee | \$2,500 (one time fee) |
| | Loan Terms Within Line of Credit |
| Property Type | Single Family and Multi-Family; Commercial is considered on a case-by-case pricing & structure |
| Location | AL, CO, CT, DC, DE, FL, GA, ID, IL, IN, KS, KY, LA, MD, MO, NC, NE, NJ, NY, OH, OK, PA, RI, SC, TX, VA, WA, WI, WV, WY, UT; Other states are case-by-case and subject to adjusted pricing and guidelines |
| Purpose | New Construction Fix/Flip and Fix/Rent Cash Out Refinance |
| Exit | Sale or Refinance |
| Loan Term | 6 Months |
| Loan Extensions | Up to 6 Months |
| Interest Rate | as low as 8.49% |
| Upfront Appraisal Fee | \$595 (pass-through cost) |
| Loan Origination Points | as low as 1% |
| Processing & Underwriting Fee | \$895 (paid at settlement) |





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Draw inspection Fees

\$295 per draw



This is not an offer or commitment. Rates, terms and conditions may be changed without notice and are applicable only to the Preferred of Credit program at Direct Lending Partners. These rates are based on qualification of project and borrower. Rates and terms may be adjusted if borrower or project does not meet underwriting guidelines. *Up to 100% of ground up construction cost. **Limit of the Loan to After Repair Value in addition to loan amount released at closing to as-is cost. ***Rate will adjust if extension is needed.

PREFERRED LINE OF CREDIT

Preferred Line of Credit

| Maximum Loan To Cost (purchase plus rehab) | Maximum Loan To Value ARV* | Interest Rate Based on Size of Line of Credit | | | | Origination Points | Processing & Underwriting Fee | Draw Inspection Fee |
|--|----------------------------|---|-----------------|-----------------|-----------------|--------------------|-------------------------------|---------------------|
| | | \$5,000,000+ | \$2,500,000+ | \$1,000,000+ | \$500,000+ | | | |
| 90% | 70% | as low as 8.49% | as low as 8.99% | as low as 9.49% | as low as 9.99% | as low as 1% | from \$895 | \$295 per draw |

New Construction

| Loan To Cost (Ground Up Construction) | Loan To Value ARV** | Interest Rate Based on Size of Line of Credit | | | | Origination Points | Processing & Underwriting Fee | Draw Inspection Fee |
|---------------------------------------|---------------------|---|-----------------|-----------------|-----------------|--------------------|-------------------------------|---------------------|
| | | \$5,000,000+ | \$2,500,000+ | \$1,000,000+ | \$500,000+ | | | |
| 100% | 65% | as low as 8.49% | as low as 8.99% | as low as 9.49% | as low as 9.99% | as low as 1% | from \$895 | \$295 per draw |

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