

LENDING GUIDELINES

SHORT-TERM

TERMS AND CONDITIONS

<ul style="list-style-type: none"> ☐ Nationwide 	<ul style="list-style-type: none"> ☐ Loan Term: 6 to 36 Months
<ul style="list-style-type: none"> ☐ Loan Size: \$100,000 - \$10,000,000 	<ul style="list-style-type: none"> ☐ Interest Only
<ul style="list-style-type: none"> ☐ Interest Rates: 8.0% -12.0% 	<ul style="list-style-type: none"> ☐ Security: First Lien Position
<ul style="list-style-type: none"> ☐ 80% - 85% LTV Purchase(s) 	<ul style="list-style-type: none"> ☐ 60% - 65% LTV Rehabilitation
<ul style="list-style-type: none"> ☐ 85% Purchase LTV + 100% Rehab = 60% - 70% ARV 	<ul style="list-style-type: none"> ☐ 2% - 4% Origination Fee
<ul style="list-style-type: none"> ☐ No Prepayment Penalty 	<ul style="list-style-type: none"> ☐ Typically No Recourse
<ul style="list-style-type: none"> ☐ Closing Time: 5-10 Business Days-Full Document Availability 	<ul style="list-style-type: none"> ☐ Qualified: LLC's, Partnerships, Corporations, Estates, Trusts
<ul style="list-style-type: none"> ☐ Exit Strategy 	<ul style="list-style-type: none"> ☐ Conventional Financing Upon Request

**PROPERTY
ACQUISITION-REFINANCE**

TYPES AND USES

<input type="checkbox"/> Office Building	<input type="checkbox"/> SF Investment
<input type="checkbox"/> Apartment Building	<input type="checkbox"/> Condo Unit Office Building
<input type="checkbox"/> Medical Office Building	<input type="checkbox"/> SF Rental Portfolio
<input type="checkbox"/> Self Storage Facility	<input type="checkbox"/> Retail Building
<input type="checkbox"/> Construction Development Site	<input type="checkbox"/> Industrial Office Park
<input type="checkbox"/> Mixed-Use	<input type="checkbox"/> Senior Assisted Living Center
<input type="checkbox"/> Mobile Home Park	<input type="checkbox"/> Multifamily
<input type="checkbox"/> Hospitality / Tourism	<input type="checkbox"/> Opportunistic Investment
<input type="checkbox"/> Special Purpose	<input type="checkbox"/> Other

PROPERTY DISBURSEMENTS

USE OF FUNDS

<input type="checkbox"/> Fix & Flip	<input type="checkbox"/> Rehabilitation/Conversion Property
<input type="checkbox"/> Lease-Up Stabilization	<input type="checkbox"/> Recapitalization-Structured Debt
<input type="checkbox"/> Property Acquisitions	<input type="checkbox"/> Maturing Debt Retirement
<input type="checkbox"/> Refinance	<input type="checkbox"/> Defaulted Bank Loans
<input type="checkbox"/> Partner Buy-Out	<input type="checkbox"/> Pre-Foreclosure Financing
<input type="checkbox"/> Cash-Out	<input type="checkbox"/> Discounted Debt Purchase
<input type="checkbox"/> Unfinished Construction	<input type="checkbox"/> Pre-Sale Lending
<input type="checkbox"/> Distressed Debt Purchase	<input type="checkbox"/> REO-Acquisitions
<input type="checkbox"/> Work-Out Solutions	<input type="checkbox"/> Highly Structured Transactions
<input type="checkbox"/> DPO's (Discounted Payoff Loans)	<input type="checkbox"/> Sale-Leaseback Options
<input type="checkbox"/> IRS Property Liens	<input type="checkbox"/> Other Inquiries Reviewed