

"We lend money for real estate projects - residential, commercial & businesses"

Real Estate Loan Program
90% Financing on Commercial Property - Owner Occupied
Term Sheet

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|--------------------------|---|
| Features: | Up to 90% financing on owner occupied commercial real estate Up to 90% financing on construction and/or renovations Up to 90% financing of closing costs Up to 90% financing on furniture, fixtures and business equipment |
| Loan Amounts: | \$250,000 to \$6,000,000 \$250,000 to \$8,000,000 for GREEN (LEED Certified) \$250,000 to \$11,000,000 for Industrial |
| Locations: | Nationwide |
| Special Use properties: | Add 5% for risk layer |
| Start-up or New Venture: | Add 5% for risk layer |
| STIPULATIONS | |
| Minimum credit score | 660 |
| Ownership requirement | 51%+ U.S. citizens or resident aliens (Legal Permanent Residents) |
| Time in Business | Owner must have at least 2 years in business and provide Personal and business tax returns |
| Business Form: | For-profit, non-publicly traded business |
| Liquidity: | Personal liquidity of each principal/guarantor not to exceed The total project costs of the proposed loan |
| Net Worth/Income: | Tangible business net worth less than \$8.5 million (including affiliates) Borrowing entity/borrower cannot have net worth over \$3M Borrowing entity/borrower cannot have net income over \$3M/yr |
| Business Exclusions: | Religion-related Gambling-related Sexual content related Speculation-oriented Non-profit businesses |
| Process steps: | Defined in Pre-Qualification Letter |