

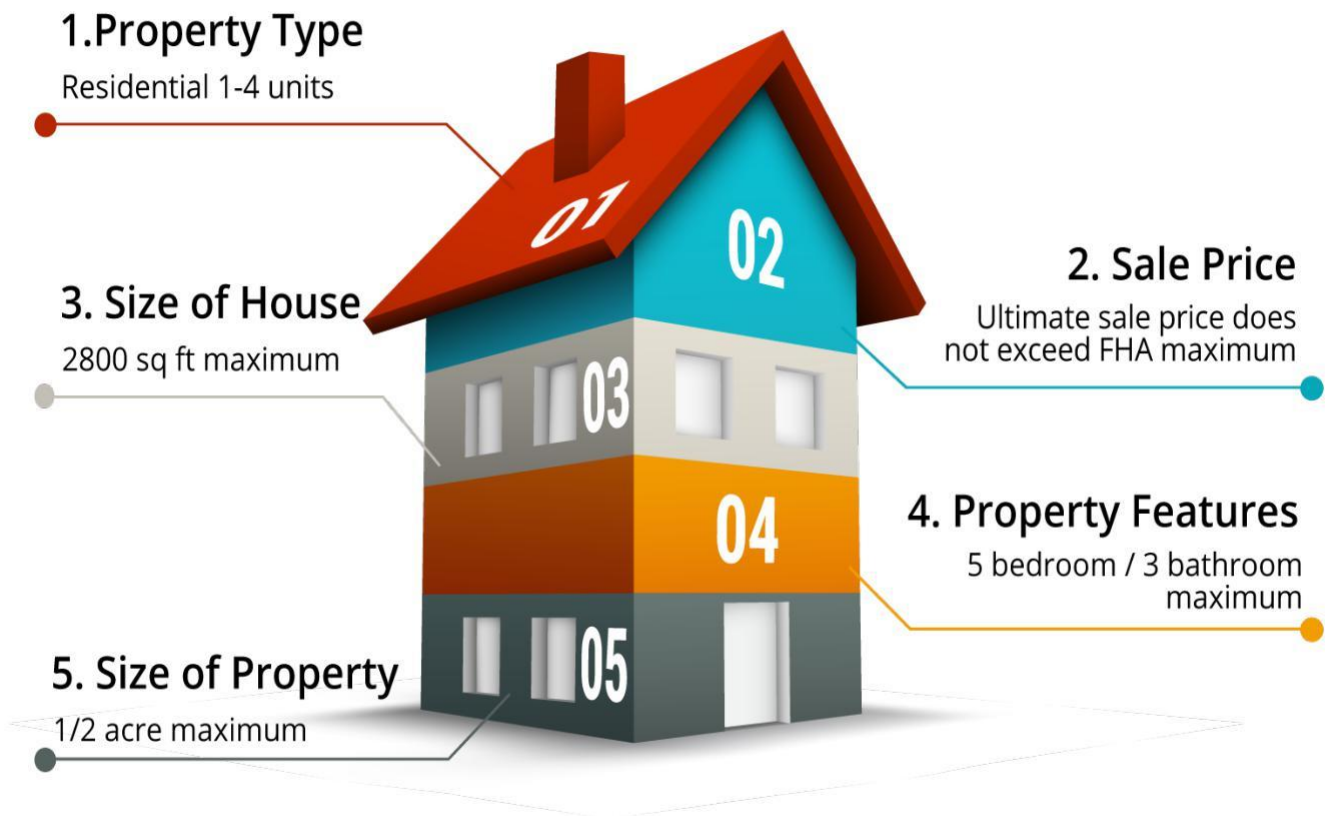
UNTAPPED EQUITIES LOAN PROGRAMS

*California properties please call for details

| | SINGLE FAMILY RESIDENTIAL 1-4 UNITS | SINGLE FAMILY LONG-TERM HOLD 1-4 UNITS |
|----------------------|---|---|
| PROPERTY TYPES | Non-Owner Occupied SFR (1-4 Units) | Non-Owner Occupied SFR (1-4 Units) |
| LOAN PURPOSE | Investment Purpose: Acquisition, Cash-Out, Refinance, Rehab | Investment Purpose: Rental Property |
| LOAN AMOUNT | \$30,000 to FHA CAP | \$30,000 to FHA CAP |
| TERM | 6 - 24 Months | 30 Years Amortized with a 5-Year Balloon |
| INTEREST RATE | 8% - 15% | Rates as Low as 6.25% - 9.50% |
| ORIGINATION POINTS | 0 to 5 | 2 to 4 |
| LOAN PARAMETERS | 90% Purchase; 100% Rehab not to Exceed 65% LTV; Cash-out Refi 50% LTV | PDTI Max 90%; As-is LTV 75%; |
| APPRAISER LEVEL | General Appraiser | General Appraiser |
| MINIMUM CREDIT SCORE | N/A | 650 |
| EXCLUDED STATES | MN, NV, SD, UT, VT | MN, NV, SD, UT, VT |
| PREPAYMENT PENALTY | N/A | First Year 3% Second Year 2% Third Year 1% Thereafter 0% |

Private Money Made Simple

Invest in the Sweet Spot in Today's Market!



*Higher credit scores (680+), and a down payment (20% or more), may trump 3, 4 and 5.

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Certain fees, conditions, and limitations apply. Contact us for more details.