

<p align="center"><b>Consumer Express</b></p>	<p align="center"><b>Business Purpose – DSCR</b></p>	<p align="center"><b>Business Purpose – No DSCR</b></p>	<p align="center"><b>Business Purpose – Traditional Bridge</b></p>	<p align="center"><b>Business Purpose – Hybridge</b></p>
<p>For the owner-occupied borrower with less than perfect credit, challenges with proof of income or just need to close quickly. We offer consumers the ease of financing with lower-than-expected rates. This program varies between traditional income documentation to alternative forms of proof of income documentation. Athas even finances borrowers with FICO scores as low as 350! Our maximum DTI is as high as 55% with LTV's as high as 90%. We offer a creative solution for hard to finance owner-occupied homes.</p> <ul style="list-style-type: none"> <li>• Alternative Doc: VOE only, 1099 only, K1 only and P&amp;L only</li> <li>• Traditional Alt Doc: 12 and 24 months personal or business bank statements</li> <li>• Traditional Full Doc: W2's &amp; Paystub (wage earner), 1040's (self-employed)</li> <li>• \$100,000 – \$5,000,000. Exceptions considered</li> </ul>	<p>Borrowers looking to refinance N/O/O SFR, Condo, and 2-4-Unit Properties can look for some of the best rates in the Non-QM industry with our Business Purpose Program. Long term (30 years) loans with NO balloon payments and interest-only options are available. You can count on many options for prepayment privileges and impounding for your property taxes/insurance.</p> <ul style="list-style-type: none"> <li>• FICO Scores Down to 575</li> <li>• No Income Proof Needed</li> <li>• All Loans Are N.I.V. (No Income Verified)</li> <li>• No Income Stated on 1003</li> <li>• LTV up to 80%</li> <li>• No DTI Ratios</li> <li>• Rates as low as 7.625%</li> <li>• Up to a 3 Point Rebate</li> <li>• Loan Amounts from \$100,000 – \$4,000,000. Exceptions considered for larger loan amounts</li> <li>• Lending to LLC's, LLP's, S-Corp, C-Corps,</li> </ul>	<p>Borrowers looking to refinance N/O/O SFR, Townhouse, Condo, Condotel, and 2-4 Unit Properties can look for some of the best rates in the Non-QM industry with our Business Purpose Program. Long term (30 years) loans with NO balloon payments and interest-only options are available. You can count on many options for prepayment privileges and impounding for your property taxes/insurance.</p> <ul style="list-style-type: none"> <li>• FICO scores down to 550</li> <li>• No Balloon payments – 30 year fully amortized</li> <li>• No Income Proof Needed</li> <li>• All Loans are N.I.V. (No Income Verified)</li> <li>• No Income stated on 1003</li> <li>• LTV up to 80%</li> <li>• No DTI Ratios</li> <li>• No DSCR calculated!!!</li> <li>• Rates as low as</li> </ul>	<p>Every borrower deserves a loan, and with our Bridge Loan Product they can get it. Those borrowers looking to refinance N/O/O SFR, Townhouse, Condo, Condotels, 2-4 Unit Properties, 5+ Units, Mixed Use, we have a loan for them. We even finance properties in rural areas and those with minor deferred maintenance. With increased loan amounts and just about any credit profile, we are the home for your next bridge loan request. Our bridge products are usually used by Real Estate owners that only want to borrow money for a short period of time (up to 24 months), then want to exit out of our loan to obtain bank financing.</p> <ul style="list-style-type: none"> <li>• FICO scores down to 350</li> <li>• No Income Proof Needed</li> <li>• All Loans are N.I.V. (No Income Verified)</li> <li>• No Income Stated on 1003</li> <li>• No DTI Ratios</li> <li>• No DSCR calculated on residential properties</li> </ul>	<p>Our HyBridge program offers all the freedom of a bridge product without balloon payments. Those borrowers looking to refinance N/O/O SFR, Townhouse, Condo, Condotels, and 2-4 Unit Properties, we have a loan for them. We even finance properties in rural areas and those with minor deferred maintenance. When you need capital for a short period of time without the stress of balloon payments, our HyBridge program is the solution for you.</p> <ul style="list-style-type: none"> <li>• FICO scores down to 550</li> <li>• 30 Year term – No balloon payment pressure</li> <li>• No Income Proof Needed</li> <li>• All Loans are N.I.V. (No Income Verified)</li> <li>• No Income stated on 1003</li> <li>• No DSCR calculated</li> <li>• No DTI Ratios</li> <li>• No DSCR calculated</li> <li>• Rates as low as 13.500%</li> <li>• LTV up to 80%</li> <li>• Loan Amounts from \$100,000 – \$4,000,000. Exceptions considered for</li> </ul>

<p>for larger loan amounts</p> <ul style="list-style-type: none"> <li>• Lending to Individuals and Trusts</li> <li>• 5/1, 7/1 arms and 30 year fixed</li> <li>• DTI's up to 55%</li> <li>• LTV's up to 90%</li> <li>• No liquid cash reserves needed up to 90% LTV</li> <li>• Rates as low as 7.500%</li> <li>• Property Types Include: SFR, Townhouse, Condo, Condotels and 2-4 Units</li> <li>• 100% Gift Funds – OK</li> <li>• Gift of Equity-OK</li> <li>• Non-Warrantable Condo – OK</li> <li>• Condotels – OK</li> <li>• Lease Option Buyout Using Current Appraised Value – OK</li> <li>• Rural Properties – OK</li> <li>• Green Card Holder – OK</li> <li>• ITIN Borrowers With Valid Work Visa– OK</li> </ul>	<p>Trusts or Individuals.</p> <ul style="list-style-type: none"> <li>• Property Types Include: SFR, Townhouse, Condo, 2-4 Units</li> <li>• Interest-Only Option Available</li> <li>• Rural Properties – OK</li> <li>• Recently Listed Properties – OK</li> <li>• Foreign Nationals – OK</li> <li>• 100% Gift Funds – OK</li> </ul>	<p>8.500%</p> <ul style="list-style-type: none"> <li>• Up to a 3 Point Rebate</li> <li>• Loan Amounts from \$100,000 – \$4,000,000. Exceptions considered for larger loan amounts</li> <li>• Lending to LLC's, LLP's, S-Corp, C-Corps, Trusts or Individuals</li> <li>• Property Types Include: SFR, Townhouse, Condo, Condotels, 2-4 Units</li> <li>• Non-warrantable condos – OK</li> <li>• Interest-Only Option Available</li> <li>• Partial and 100% Gift Funds Allowed (contact us for more details)</li> <li>• Exceptional LTV's for Foreign Nationals!</li> <li>• Exceptional LTV's for Cash Out!</li> </ul>	<ul style="list-style-type: none"> <li>• Rates as low as 7.750%</li> <li>• LTV up to 70%</li> <li>• Loan Amounts from \$100,000 – \$8,000,000</li> <li>• Lending to LLC's, LLP's, S-Corp, C-Corp, Trust or Individuals</li> <li>• Property Types Include: SFR, Townhouse, Condo, Condotels, 2-4 Units, 5+ Units, Mixed Use, Office and Retail</li> <li>• Interest Only Option Available</li> <li>• Foreign Nationals – OK</li> <li>• 100% Gift Funds – OK</li> <li>• Properties with Minimal Deferred Maintenance – OK</li> <li>• Rural Properties – OK</li> <li>• Offered in these select states: AZ, CA, CO, ID, OR, NV, TX, UT</li> </ul>	<p>larger loan amounts</p> <ul style="list-style-type: none"> <li>• Lending to LLC's, LLP's, S-Corp, C-Corp, Trust or Individuals</li> <li>• Property Types Include: SFR, Townhouse, Condo, Condotels, 2-4 Units</li> <li>• Interest Only Option Available</li> <li>• Foreign Nationals – OK</li> <li>• 100% Gift Funds – OK</li> <li>• Properties with Minimal Deferred Maintenance – OK</li> <li>• Rural Properties – OK</li> </ul>
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