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Purpose: Fixed ground up construction business purpose loans backed by 1-4 unit residential properties

Base Tier = Platinum Plus	
Base Points	1.250%
Base Rate	10.500%

Tier	Completed Projects	Points Adjuster	Rate Adjuster	Final Points	Final Rate
Platinum Plus	10+ Asset Verification	0.000%	0.000%	1.250%	10.500%
Platinum	10+	0.000%	0.500%	1.250%	11.000%
Gold	5-9	0.500%	1.000%	1.750%	11.500%

Rate Adjustments	
California	-0.250%
\$2M+ Loan Amount	0.500%

Eligibility Requirements	
Business entity w/ US citizen guarantor	
\$75k minimum loan amount	
\$4M maximum loan amount	
600 minimum FICO	
1-4 unit single family residential properties	
Maximum Points Paid by Borrower	5.00%

Retail channel
9/1/2025



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