

Rate Adjustments

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Purpose: Fixed rate bridge business purpose loans backed by 1-4 unit residential properties

Tier	Completed Projects	Coupon	Deferred Broker Premium	Floor Buy Rate	Due to TVC
Platinum Plus	10+ Asset Verification	9.250%	0.500%	8.750%	0.250%
Platinum	10+	9.500%	0.500%	9.000%	0.250%
Gold	5-9	10.000%	0.500%	9.500%	0.250%
Silver	2-4	10.750%	0.500%	10.250%	0.500%
Bronze	<2	11.500%	0.500%	11.000%	0.500%

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California (Platinum or Gold Only)	-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%				

Wholesale Broker Channel 9/23/2025



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