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Purpose: Fixed rate fix & flip 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%

Rate Adjustments				
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 11/1/2025



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