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Purpose: Fixed rate ground up construction 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	10.625%	0.500%	10.125%	0.250%
Platinum	10+	10.875%	0.500%	10.375%	0.250%
Gold	5-9	11.375%	0.500%	10.875%	0.250%

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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Section 1026.2.