



Lendcore Provides Time Sensitive Private Lending and Equity Solutions

3 Year Fixed Rates

	Investor 1- 4	Traditional I	Traditional II
	Non-Owner Occupied SFR, Condo, 2-4 Unit	5+ Unit Multifamily & Mixed-Use	Office, Retail, Warehouse, Self-Storage, Automotive Service (no gas stations)
Loan To Value	Max 75% *	Max 75% *	Max 65%
FICO ≥ 700	7.99%	8.49%	8.49%
FICO < 700	8.49%	8.75%	8.99%

5 Year Fixed Rates

	Investor 1- 4	Traditional I	Traditional II
	Non-Owner Occupied SFR, Condo, 2-4 Unit	5+ Unit Multifamily & Mixed-Use	Office, Retail, Warehouse, Self-Storage, Automotive Service (no gas stations)
Loan To Value	Max 75% *	Max 75% *	Max 65%
FICO ≥ 700	8.49%	8.99%	9.49%
FICO < 700	8.99%	9.25%	9.99%

Terms	<p>Loan Amounts.....</p> <p>Amortization/Term.....</p> <p>Index / Margin / Cap.....</p> <p>Prepayment Penalty.....</p> <p>Prepayment Buydown(s).....</p> <p>Rate Buydown.....</p>	<p>\$100k - \$5MM (Investor 1-4 - max loan amount is \$2.5MM)</p> <p>30 year fully amortizing / 30 year loan (Call for other amortization options.)</p> <p>WSJ Prime + 4%. Rate Caps = 2/1/6%</p> <p>Equal to fixed period (Minimum Prepay = 1 year)</p> <p>1-6 residential units in NJ = no prepay, add 1% to rate</p> <p>Investor 1-4: 1 year buydown add 1.00% to start rate</p> <p>Traditional I&II: 1 year buydown add .50 to start rate OR 1% in fee 1 pt. fee = .50% rate reduction (Maximum 1%) Minimum Rate 6.99%</p>
--------------	---	--



LendCore Capital Fund I, LLC.

500 Le Master Drive
 Ponte Vedra Beach, FL 32082-2310
 904.416.0200
 Fax 888.394.0159
 www.lendcore.com

	Loans < \$750K add 50 BPS to the above mentioned rate (traditional I & II Only) LTV FICO < 700, max LTV is 70% Limitations Income Verification Simple Documentation Credit Score 650 Minimum CLTV 80% Maximum CLTV 1st Time Buyer, Investor, Free/Clear reduce maximum LTV by 5% Assumability Loans are assumable at Lender's discretion - 1% fee Impounds Required for property taxes & insurance. Appraisal Process & Fee Contact your Loan Officer to hear about our streamlined process and cost Ineligible Locations >25k population or outside of 30 miles of 100k population
--	---

Program Details and General Guidelines

Class I	Class I	Class II
Multifamily < 5 Units	Multifamily > 5 Units & Mixed-Use	Office, Retail, Warehouse, Self-Storage, Auto Service (no gas stations)
Max Loan: \$2,500,000 Min Loan: \$100,000 Max LTV: 70% Start Rate: see Matrix Margin: 4% Min FICO: 650 Prepay Premium: 3% for fixed years Appraisal Deposit: Contact AMC	Max Loan: \$5,000,000 Min Loan: \$100,000 Max LTV: 70% Start Rate: see Matrix Margin: 4% Min FICO: 650 Prepay Premium: 5% for fixed years Appraisal Deposit: \$2,750	Max Loan: \$ 5,000,000 Min Loan: \$100,000 Max LTV: 65% Start Rate: see Matrix Margin: 4% Min FICO: 650 Prepay Premium: 5% for fixed years Appraisal Deposit: \$2,750
<u>Ineligible Locations</u>	<u>Ineligible Locations</u>	<u>Ineligible Locations</u>
Alaska Minnesota New Hampshire Oregon Utah Vermont	Illinois Michigan North Dakota South Dakota Tennessee Vermont	Illinois Michigan North Dakota South Dakota Tennessee Vermont

For more information or to submit a loan request, please call your rep or visit us at www.Lendcore.com

All rates, programs and pricing subject to change at any time. This rate sheet is intended for use by mortgage professionals only and is not an advertisement under section 226.24 of Regulation Z, and is not intended for use by the general public.