



We can finance both Discount & Broker Points!

## LendSure Super-Prime/Alt-A

Exceptional Service | Knowledgeable Sales Executives | Make Sense Underwriting

LendSure.com  
1-888-553-6378



Note Rates - Effective January 16, 2023

FICO/LTV	Rates Quoted as 30 Year Fixed								
	≤ 50%	≤ 55%	≤ 60%	≤ 65%	≤ 70%	≤ 75%	≤ 80%	≤ 85%	≤ 90%
≥760	7.125	7.125	7.250	7.375	7.500	7.625	7.750	8.250	9.625
≥740	7.250	7.250	7.375	7.500	7.625	7.750	7.875	8.375	9.750
≥720	7.375	7.500	7.500	7.625	7.750	7.875	7.999	8.625	
≥700	7.500	7.500	7.625	7.625	7.750	7.875	7.999	8.875	
≥680	7.500	7.625	7.750	7.875	7.875	7.999	8.250		
≥660	7.625	7.750	7.875	7.999	8.250	8.500	8.999		

Rate Adjustments	≤ 50%	≤ 55%	≤ 60%	≤ 65%	≤ 70%	≤ 75%	≤ 80%	≤ 85%	≤ 90%
5/1 Arm	-	-	-	-	-	-	-	-	-
Finance Lender & Broker Points to 82% LTV (Loan must qualify for 85% LTV Program)	-	-	-	-	-	-	0.250	-	-
24 Month Bnk Stmt	-	-	-	-	-	-	-	0.125	0.250
12 Month Bnk Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Loan Amounts ≥ \$750,000 ≤ \$1,500,000	-	-	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
Rate Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
One Year Income Doc Program	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
Asset Depletion/Asset Qualifier	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
DTI > 45% < 50%	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
DTI < 45% on I/O Pymt, ≤ 55% on Amort Pymt-10 yr I/O, 40 yr term-See Prog Guide	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
Cash Out (Minimum FICO 740, > 75% LTV)	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
Interest Only	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
Second Home--Minimum FICO 680; Max LTV 75%. Max C/O 70% LTV	0.250	0.250	0.250	0.250	0.250	0.250			
Non-Warr. Condo (Minimum FICO 740 > 75% LTV, Max C/O 65% LTV)	0.500	0.500	0.500	0.500	0.500	0.625	0.750		
2 - 4 Unit Property	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
Large Loan Size > \$1.5 million	0.125	0.125	0.125	0.125	0.125	0.250	0.250		
Waive impounds, requires > 740 FICO (See Prog Guides)	0.125	0.125	0.125	0.125	0.125				

Loan Sizes	Purch	R/T	C/O	Underwriting Fee
≤ \$1,000,000. Loans > 85%, purchase only - requires snr mgmt approval	90%	80%	80%	\$1,595 Full Doc; \$1,895 Bank Stmt; \$225 Texas Attny Doc Review (Texas Only); Loans ≤ \$175,000 LendSure Loan Origination Fee of 1.00%. Appraisal Transfer fee \$175.
> \$1,000,000 ≤ \$2,000,000 (Minimum FICO 740 > \$1,500,000 loan size)	80%	75%	70%	
> \$2,000,000 ≤ \$3,000,000 (Minimum FICO 740 > \$1,500,000 loan size)	75%	70%	60%	
Any loans greater than \$2,000,000 requires snr mgmt approval				

Interest rates may be reduced by up to 1% by paying 2% Lender Points (1 to 2 ratio) when the reduced rate remains above 8.250%. If the reduced rate is at, or below, 8.250%, the interest rate may be reduced by up to 1% by paying 3% Lender Points. Minimum rate of 7.125%. Lender & Broker Points can be financed up to 2% of loan LTV not to exceed 82% LTV. If final LTV after financing points is below 77% maintain lower LTV pricing. If final LTV after financing points is above 80% LTV (capped at 82%), apply rate adder and loan must qualify for 85% LTV program.

Broker origination fees are limited to the lesser of 3% and the maximum allowable to keep total points & fees under Federal and State High Cost Thresholds

Contact Your Account Executive Today for Details!

LendSure Mortgage Corp.  
15253 Avenue of Science  
San Diego CA 92128  
www.LendSure.com

States: All states except AK, ND, NY, SD and VT. ND ok if borrower is not ND resident. AE must be licensed for Owner Occupied properties in HI and for all loans in NV.

### Program Guidelines

#### Income Documentation

Full Doc Wages: 1 or 2 years W2s + Recent Pay Stubs.  
Full Doc Self Employed: 1 or 2 years 1040s + 1 or 2 years bus. tax returns or 1 or 2 years 1099s with SEQ.  
Bank Stmt Self Employed: Pers. or Bus. 24 month, 2 years Self Employed in same business  
Bank Stmt Self Employed: Pers. or Bus. 12 month, 2 years Self Employed in same business.  
Asset Depletion-Gross assets post close > \$500,000. Qual income = Qual Assets/120 months. OO Purch to 85% LTV, OO R/T to 80% LTV, OO C/O to 70% LTV. Second Home Purch to 80%, RT to 75% LTV, C/O to 70% LTV

#### Asset Qualifier

Gross assets post close > \$500,000 or loan amount plus 60 months debt service. OO Purch to 85% LTV and OO R/T to 80% LTV, min FICO. 700. OO C/O to 70% LTV, min 720 FICO. Second Home Purch to 80% LTV, RT to 75% LTV, Min FICO 720. C/O to 70% LTV, Min FICO 720

Declining Markets - If property is located in declining market as indicated by appraisal, max LTV for refinance transactions reduced by 10% from program limits. Purchase transactions in declining markets require Snr. Mgmt Approval

#### Maximum DTI Ratio:

Standard DTI ≤ 45%; Max DTI ≤ 50%. For LTV's > 80%, Max DTI 45%  
For 10 year I/O on 40 year term fixed rate loan, Max DTI < 45% for I/O payment, Max DTI < 55% for 30 must be Primary Residence, no Second Homes.

#### Reserve Requirements

6 months PITI for loans < \$1,500,000; 12 months PITI for loan amounts ≥ \$1,500,000.  
Cash out may be applied to reserves for loans ≤ 70% LTV with Min FICO 700.

#### Interest Only--Min FICO 680

5 yr IO payment, 5/6 Hybrid ARM or Fixed, & 30 yr term. Qualify w/ 25 yr amort. Pmt  
10 yr IO payment, 5/6 Hybrid ARM or Fixed, & 40 yr term. Qualify w/ 30 yr amort. pmt.  
Max LTV 80%

#### Maximum Cash Out

\$1,000,000 at LTV ≤ 65%, \$500,000 at 65.1% LTV to 70% LTV, \$350,000 at LTV > 70%  
Occupancy - Owner Occupied < 90% LTV; Second Home purchase < 75% LTV, R/T < 70% LTV, C/O < 70% LTV

#### Loan Sizes (Minimum \$150,000, lower amounts considered with Snr Mgmt Approval)

Loans to \$3,000,000 (see MAX LTV Adjust by loan size and purpose)  
Loans > 85% LTV are Purchase Only, Min FICO 740, Max Loan Size \$1,000,000 w/ 24 month Bank Stmt with two year Full Doc, Max DTI 45%

#### Mortgage Delinquency History - 0x30x12, 1x30x24

#### Credit Event Seasoning

BK, FC, SS, Mod: 48 months (No Multiple Events).  
For BK 13 filed > 48 months & discharged < 48 months w/ Snr Mgmt Approval.

#### First Time Home Buyer

Max 90% LTV with > 740 FICO. 24 months cancelled rent checks, < 45% DTI. Below 700 FICO, Max LTV 75%

#### Gift Funds--Max 80% LTV owner occupied

Gift Equity--Max 75% LTV for owner occupied

#### Loan Terms

30-Year Amortized & Term - 5/6 ARM or 30-Yr Fixed  
All Loans require impounding for Taxes & Insurance. Request to waive impounds on loans < 75% LTV only with Senior Manager approval. All loans in flood zone require impounds for T&I

#### Index & Adjustment Caps

Margin: 3.50% Index: 30 day SOFR: Caps are 2/2/5  
2.0% Initial Change Cap / 2.0% Period Adj / 5.0% Lifetime Cap

#### Qualifying Rate--Higher of Note Rate or Fully Indexed Rate

Secondary Financing--Allowed Max CLTV of 75%

#### Credit History

Min Tradelines: 4 tradelines, at least 2 active  
Tradeline History: 2 years

#### Payment Shock

3.0x when DTI is less than 45%  
2.5x when DTI is greater than 45%

#### Property Types

SFR / Condos / PUD / Townhome / No Texas properties > 10 acres for a cash-out refi. No rural properties

#### Deviations

Case by case with compensating factors



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### LendSure Expanded Approval

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<b>AA</b> 0x30x12 BK: 36 months from discharge. FC: 36 months   SS: 24 months Mod: 24 months   Dil: 24 Months If BK 13 pd to plan > 3 yrs & discharged, use filing date Loans ≥ \$1.0 million, minimum FICO 700 \$1.5 million, minimum FICO 740	OO	85%	80%	80%	≥740	7.375	7.375	7.500	7.625	7.750	7.875	7.999	8.625																																																																																																																																																																																																																																																		
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#### Program Guidelines

**Income Documentation**  
 Full Doc Wages: 1 or 2 years W2s + Recent Pay Stubs.  
 Full Doc Self Employed: 1 or 2 years 1040s + 1 or 2 years bus. tax returns or 1 or 2 years 1099s + SEQ.  
 Bank Stmt Self Employed: Pers. or Bus. 24 month, 2 years Self Employed in same business  
 Bank Stmt Self Employed: Pers. or Bus. 12 month, 2 years Self Employed in same business  
 Asset Depletion—Gross assets post close > \$500,000. Qual Income = Qual Assets/120 months. OO Purch to 85% LTV, OO R/T to 80% LTV, OO C/O to 70% LTV. Second Home Purch to 75%, RT to 75% LTV, C/O to 70% LTV

**Asset Qualifier**  
 Gross assets post close < \$500,000 or loan amt plus 60 months debt service. OO Purch to 85% LTV and OO R/T to 80% LTV, min FICO 700. OO C/O to 70% LTV, min 720 FICO. Second Home Purch to 80% LTV, RT to 75% LTV, Min FICO 720. C/O to 70% LTV, Min FICO 720

**Declining Markets** - If property is located in declining market as indicated by appraisal, max LTV for refinance transactions reduced by 10% from program limits. Purchase transactions in declining markets require Snr. Mgmt Approval

**Maximum DTI Ratio:**  
 Standard DTI ≤ 45%; Max DTI ≤ 50%. For LTV's > 80%, Max DTI 45%  
 For 10 year I/O on 40 year term fixed rate loan, Max DTI ≤ 45% for I/O payment, Max DTI ≤ 55% for 30 yr amortization payment. Must be Primary Residence, no Second Homes.

**Reserve Requirements**  
 3 months PITI. Cash out may be applied to reserves for loans < 70% LTV with Min FICO 700.  
 6 months PITI when LTV > 80%. 12 months when loan amount ≥ \$1,500,000.

**Interest Only—Minimum FICO 680**  
 5 yr I/O payment, 5/6 Hybrid ARM or Fixed, & 30 yr term. Qualify w/ 25 yr amort. pmt.  
 10 yr I/O payment, 5/6 Hybrid ARM or Fixed, & 40 yr term. Qualify w/ 30 yr amort. pmt.  
 Max LTV 75%. Not permitted on a Texas (a)(6) primary cash-out.  
 Maximum Cash Out - \$350,000 < 80% LTV; \$500,000 ≤ 65% LTV  
 Occupancy - Owner Occupied & Second Home.

**Loan**  
 \$2,000,000 Max for AA, \$1,500,000 Max for A  
 \$1,000,000 Max at 90% LTV.  
 \$750,000 Maximum for BB  
 Loan amount > \$1,000,000 require senior management approval

**First Time Home Buyer**  
 Max 85% LTV with ≥ 700 FICO. 24 months cancelled rent checks, ≤ 45% DTI. Below 700 FICO, Max LTV 75%

**ITN - Purchase only, Full Doc Income documentation, ≥ 700 FICO, with Employment Authorization Documentation and Snr Mgmt Approval**  
 Gift Funds—Max 70% LTV for Owner Occupied Properties

**Preparation Penalty**  
 None

**Loan Terms**  
 30-Year Amortized & Term - 5/6 ARM or 30-Yr Fixed  
 All Loans require impounding for Taxes & Insurance. Request to waive impounds on loans < 75% LTV, Min FICO 680 only with Senior Manager approval. All loans in flood zone require impounds for T&I

**Index & Adjustment Caps**  
 Margin: 3.75% Index: 30 day SOFR: Caps are 2/2/5  
 2.0% Initial Change Cap / 2.0% Period Adj / 5.0% Lifetime Cap

**Qualifying Rate**  
 Higher of Note Rate or Fully Indexed Rate

**Secondary Financing**  
 Allowed Max LTV of 70%

**Credit History**  
 Min Tradelines: 3 tradelines, at least 2 active; Tradeline History: 3 years

**Payment Shock**  
 3.0x when DTI is less than 45%, 2.5x when DTI is greater than 45%

**Property Types**  
 SFR / 1-4 units / Condo / Condotel / Townhouse/Pud/no TX properties > 10 acres for a cash-out refi  
 Condotels: All Condotels must have full size kitchens. AA only. Purchase, > 720 FICO, Max LTV 75% for Full Doc/Max 70% LTV for bank statements; R/T & C/O, > 740 FICO, Max LTV R/T 70%, Max LTV C/O 65%. All C/O on condotels requires senior management approval  
 Max LTV 65% if condotel < 600 sq ft  
 Deviations  
 Case by case with compensating factors

Rate Adjustments	Rate Adj	Max LTV
5/1 Arm	-	85%
Finance Lender & Broker Points to 82% LTV-Use 80% LTV base rate - Loan must qualify for 85% LTV Prog.	0.250	82%
Rate/Term	0.125	by tier
Loan Amounts ≥ \$750,000 ≤ \$1,500,000	(0.125)	85%
24 Month Bank Stmt (AA & A Only, Min FICO 640; < 660 FICO ≤ 70% LTV)	0.125	85%
12 Month Bank Stmt (AA & A Only, Min FICO 680)	0.250	80%
One Year Full Doc Program (AA Only)	0.125	80%
Asset Depletion/Asset Qualifier - AA only (C/O Max LTV 70%)	0.500	85%
DTI < 45% on I/O Pymt, < 55% on Amort Pymt-10 yr I/O, 40 yr term-See Prog Guide	0.250	80%
Cash Out (Minimum FICO 740, > 75% LTV)	0.250	75%
Interest Only - (AA & A Only)	0.375	by tier
Second Home (720 Min FICO)	0.375	75%
Non-warrant Condo (AA & A Only) Purch/RT	0.250	by tier
Non-warrant Condo (AA & A Only) C/O	0.500	80%
2-4 unit Property (AA & A Only) Purch/RT	0.625	70%
2-4 unit Property (AA & A Only) C/O	0.250	75%
Condotels (do not add pricing for non warrantable condo)	0.250	70%
Rural Property (with Senior Management Approval)	0.625	75%
Large Loan Size > \$1.5 million	0.625	65%
ITIN Priced in A only; Min FICO 700, Loan size < \$500,000, Purch only	0.250	75%
NPRA - AA Only, Min FICO 680	0.625	70%
Waive impounds, requires 740 FICO (See Prog Guides)	0.500	80%
BK/FC < 3 years	0.250	70%
BK/FC/SS/DIL/Mod < 2 years	0.250	75%
	0.500	75%

\$1,595 Full Doc; \$1,895 Bank Stmt; \$225 Texas Attny Doc Review (Texas Only); Condotels LendSure Loan Origination Fee of 1%. Loans ≤ \$175,000 LendSure Loan Origination Fee of 1.00%. Appraisal Transfer Fee \$175.

Interest rates may be reduced by up to 1% by paying 2% Lender Points (1 to 2 ratio) when the reduced rate remains above 8.500%. If the reduced rate is at, or below, 8.500%, the interest rate may be reduced by up to 1% by paying 3% Lender Points. Minimum rate of 7.375%. Lender & Broker Points can be financed up to 2% of loan LTV not to exceed 82% LTV. If final LTV after financing points is below 77% maintain lower LTV pricing. If final LTV after financing points is above 80% LTV (capped at 82%), apply rate adder and loan must qualify for 85% LTV program.

Broker origination fees are limited to the lesser of 3% and the maximum allowable to keep total points & fees under Federal and State High Cost Thresholds

LendSure Mortgage Corp.  
 15253 Avenue of Science  
 San Diego CA 92128  
 www.LendSure.com

States: All states except AK, ND, NY, SD and VT. ND ok if borrower is not ND resident. AE must be licensed for Owner Occupied properties in HI and for all loans in NV.

Eligible Borrowers: US Citizen, Permanent Resident Aliens, and Non-Permanent Resident Aliens. Permitted Visa's for Non-Permanent Resident Alien A-1, A-2, A-3, E-1, E-2, E-3, G-1 through G-5, H-1, L-1, NATO, O-1, R-1 and TN (NAFTA).

This information is intended for the exclusive use of licensed real estate and mortgage lending professionals. Distribution to the general public is prohibited. This is not a commitment to lend. Rates and programs are subject to change without notice. Other restrictions and limitations may apply. Granting of loan is subject to the credit and policy requirements of LendSure Mortgage Corp., NMLS 1326437, California Bureau of Real Estate

Note Rates - Effective January 16, 2023

Loan Type / LTV	LTV / FICO	Rates quoted as 30 Year Fixed							
		≤ 50%	≤ 55%	≤ 60%	≤ 65%	≤ 70%	≤ 75%	≤ 80%	
AA 0x30x12 BK: 36 months from discharge. FC: 36 months   SS: 24 months Mod: 24 months   Dil: 24 Months If BK 13 pd to plan > 3 yrs & discharged, use filing date	Purch R/T C/O	≥760	7.250	7.250	7.375	7.500	7.625	7.875	8.500
	Investor 80% 80% 75%	≥740	7.250	7.375	7.375	7.625	7.750	7.999	8.625
	Condotels 70% 70% 65%	≥720	7.375	7.500	7.500	7.625	7.875	8.250	8.750
	Asset Depletion/Asset Qualifier	≥700	7.500	7.625	7.625	7.750	7.999	8.375	8.999
	Investor 80% 75% 70%	≥680	7.875	7.875	7.999	8.250	8.375	8.625	9.250
		≥660	7.999	8.125	8.250	8.375	8.500	9.250	9.500
A 1x30x12 BK: 24 months from discharge FC: 24 months   SS: 12 months Mod: 12 months   Dil: 12 Months If BK 13 pd to plan > 2 yrs & discharged, use filing date	Purch R/T C/O	≥760	7.500	7.500	7.625	7.750	7.875	8.125	8.750
	Investor 80% 70% 65%	≥740	7.500	7.625	7.625	7.875	7.999	8.250	8.875
		≥720	7.625	7.750	7.750	7.875	8.125	8.500	8.999
		≥700	7.750	7.875	7.875	7.999	8.250	8.625	9.250
		≥680	8.125	8.125	8.250	8.500	8.625	8.875	9.500
		≥660	8.250	8.375	8.500	8.625	8.750	9.500	

Rate Adders	≤ 50%	≤ 55%	≤ 60%	≤ 65%	≤ 70%	≤ 75%	≤ 80%
5/1 Arm	-	-	-	-	-	-	-
Finance Lender & Broker Points to 72% LTV (Loan must qualify for 75% LTV Program)	-	-	-	-	0.125	-	-
Rate Term Refinance	-	-	-	-	-	-	-
Less than 2 years Full Doc or less than 24 Bank Statement Income Documentation	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Asset Depletion/Asset Qualifier (Do not also include rate adder for Less than 2 years Full Doc or Bank Stmt Inc. Doc)	0.500	0.500	0.500	0.500	0.500	0.500	0.500
DTI > 45%	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Cash Out (Min FICO 700, >70% LTV, Minimum FICO 740)	0.375	0.375	0.375	0.375	0.500	0.500	0.500
2-4 Unit (Max LTV for Purch 80% LTV, R/T 75%, C/O 70% LTV)	0.250	0.250	0.250	0.250	0.250	0.250	0.250
5-8 Unit (Max LTV for Purch & R/T 70%, C/O 60% LTV) - (See Prog. Guides)	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Non-Warr Condo Purchase, R/T; Greater than 70% LTV requires 2 Yr Inc. Qual	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Non-Warr Condo Cash-out	0.625	0.625	0.625	0.625	0.625	0.625	0.625
Condotel (see Programs Guides)	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Rural Property (with Senior Management Approval)	0.625	0.625	0.625	0.625	0.625	0.625	0.625
NPRA - AA Only, Min FICO 680, > 70% Requires Min FICO 700	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Interest Only (Minimum FICO 680)	0.375	0.375	0.375	0.375	0.375	0.375	0.375
Loans ≤ \$175,000 (Minimum Loan Size \$150,000)	0.750	0.750	0.750	0.750	0.750	0.750	0.750
36 Month Prepay Penalty	-	-	-	-	-	-	-
24 Month Prepay Penalty	0.250	0.250	0.250	0.250	0.250	0.250	0.250
12 Month Prepay	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Prepay prohibited in NM and restricted in KS, MI, MS, NJ, OH, PA & RI (Please Refer to Program Guides)	1.000	1.000	1.000	1.000	1.000	1.000	1.000
First Time Property Investors	0.250	0.250	0.250	0.250	0.250	0.500	0.500
BK/FC < 3 years	0.250	0.250	0.250	0.250	0.250	0.250	0.250
BK/FC/SS/DIL/Mod < 2 years	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Waive impounds, > 60% LTV requires > 740 FICO (See Prog Guides)	0.250	0.250	0.250	0.250	0.250	0.250	0.250

Loan Size LTV Limitations	Purch	R/T	C/O	Minimum FICO
≤ \$750,000	80%	80%	70%	(minimum FICO 700 for C/O)
> \$750,000 to \$1,000,000	75%	75%	70%	(minimum Fico 700)
> \$1,000,000 to \$1,500,000	70%	65%	60%	(minimum FICO 700)

Program Guidelines

**Borrower Type**  
US citizens, Perm Resident Aliens and Non Perm Resident Aliens.  
LLC w/ pers. guarantee.

**Occupancy**  
Non-Owner Occupied. Certification of intent not to occupy is required.

**Income Documentation**  
Full Doc Wages: 1 or 2 years W2s + Recent Pay Stubs.  
Full Doc Self Employed: 1 or 2 years 1040s + 1 or 2 years bus. tax returns or 1 or 2 years 1099s + SEQ.  
Bank Stmt Self Employed: Pers. or Bus. 24 month, 2 years Self Employed in same business  
Bank Stmt Self Employed: Pers. or Bus. 12 month, 2 years Self Employed in same business, 12 month bank statements requires positive cash flow

**Asset Depletion**—Gross assets post close > \$500,000. Qual income = Qual Assets/120 months. Investor to 80%, RT to 75% LTV, C/O to 70% LTV  
**Asset Qualifier** - Gross assets post close > \$500,000 or loan amt plus 60 months debt service. Investor Refinance to 80% LTV, RT to 75% LTV, C/O to 70%,  
Min FICO 720.

**Declining Markets** - If property is located in declining market as indicated by appraisal, max LTV for refinance transactions reduced by 10% from program limits. Purchase transactions in declining markets require Sr. Mgmt Approval  
Maximum DTI Ratio: Max DTI < 50%

**Reserve Requirements**  
3 months PITI. Cash out may be applied to reserves for loans < 70% LTV with Min FICO 700.  
6 months PITI when LTV > 80%. 12 months when loan amount ≥ \$1,500,000.

**Interest Only**—Minimum FICO 680  
5 yr IO payment, 5/6 Hybrid ARM or Fixed, & 30 yr term. Qualify w/ 25 yr amort. pmt.  
10 yr IO payment, 5/6 Hybrid ARM or Fixed, & 40 yr term. Qualify w/ 30 yr amort. pmt.  
Max LTV 75%. Not permitted on a Texas (a)(6)/primary cash-out  
Maximum Cash Out - \$350,000 ≤ 75% LTV; \$500,000 ≤ 65% LTV ≥ 700 FICO. Cash out must be used for business purposes.  
Loan Sizes—\$1,500,000 Max (Minimum \$150,000). Lower and larger loan sizes available on exception basis.  
Loan amount > \$1,000,000 require senior management approval  
First Time Property Investors - Must own primary res. > 12 months. > 70% LTV ≥ 720 FICO, Max 80% LTV  
Asset Verification—Sourced and Seasoned 60 days. Gift Funds Max 70% LTV  
Prepayment Penalty - 5% on any amount prepaid for 3 year term

**Loan Terms**  
30-Year Amortized & Term - 5/6 ARM or 30-Yr Fixed  
All Loans require impounding for Taxes & Insurance. Request to waive impounds on loans < 75% LTV, Min FICO 740 only with Senior Manager approval. All loans in flood zone require impounds for T&I

**Index & Adjustment Caps**  
Margin: 5.75% Index: 30 day SOFR; Caps are 2/2/5  
2.0% Initial Change Cap / 2.0% Period Adj / 5.0% Lifetime Cap

**Qualifying Rate**  
Higher of Note Rate or Fully Indexed Rate; For Investor Note Start Rate

**Secondary Financing** - Must be approved by Senior Management

**Credit History**  
Min Tradelines: 3 tradelines, at least 2 active; Tradeline History: 3 years

**Property Types**  
SFR / Condo / Condotel / PUD / Townhome / 2-4 Unit / 5-8 Unit. No TX properties > 10 acres for a cash-out refi  
Condotels: All Condotels must have full kitchens. Purchase, ≥ 680 FICO, max LTV 70% for full doc/max 70% LTV for bank statements; R/T & C/O, ≥ 740 FICO, max LTV for R/T 70%, max LTV C/O 65%. Minimum 600 square feet. Below 600 square feet and all cash-out on condotels requires senior management approval  
For 5-8 Units -  
Min FICO 700, Min DSCR 1.10x, Max LTV for purchase & R/T 70%, Max LTV for C/O 60%.  
No first time investors. Requires FNMA Report Form 1050 or similar short form or narrative report; property must be rated average or above. Stacking is permitted.  
To maintain R/T status, any C/O must be the lower of 2% of loan amount or \$5,000.

**Deviations**—Case by case with compensating factors

Underwriting Fee - \$1,595 Full Doc; \$1,895 Bank Statement; For 5 to 8 Units Underwriting fee \$1,995; Legal review of LLC, Corporations, Partnerships Doc Fee \$995; \$225 Texas Attny Doc Review (Texas Only). Condotels LendSure Loan Origination Fee 1.0%. Appraisal Transfer Fee \$175.

Interest rates may be reduced by up to 1% by paying 2% Lender Points (1 to 2 ratio) when the reduced rate remains above 8.750%. If the reduced rate is at, or below, 8.750%, the interest rate may be reduced by up to 1% by paying 3% Lender Points. Minimum rate of 7.375%. Lender & Broker Points can be financed up to 2% of loan LTV not to exceed 72% LTV. If final LTV after financing points is below 70% maintain lower LTV pricing. If final LTV after financing points is above 70% LTV (capped at 72%), apply rate adder and loan must qualify for 75% LTV program.

Broker origination fees are limited to the lesser of 3% and the maximum allowable to keep total points & fees under Federal and State High Cost Thresholds

LendSure Mortgage Corp.  
15253 Avenue of Science  
San Diego CA 92128

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States: All States, but restrictions apply in ND, SD and VT. AE must be licensed in NV.



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## LendSure Investor Cash Flow Loans

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Note Rates - Effective January 16, 2023

FICO/LTV	Rates quoted as 30 Year Fixed						
	≤ 50%	≤ 55%	≤ 60%	≤ 65%	≤ 70%	≤ 75%	≤ 80%
>760	7.375	7.375	7.500	7.625	7.750	7.999	8.625
≥740	7.375	7.500	7.500	7.750	7.875	8.125	8.750
≥720	7.500	7.625	7.625	7.750	7.999	8.375	8.875
≥700	7.625	7.750	7.750	7.875	8.125	8.500	9.125
≥680	7.999	7.999	8.125	8.375	8.500	8.750	
>660	8.125	8.250	8.375	8.500	8.625	9.375	

Rate Adders	≤ 50%	≤ 55%	≤ 60%	≤ 65%	≤ 70%	≤ 75%	≤ 80%
5/1 Arm	-	-	-	-	-	-	-
Finance Lender & Broker Points to 72% LTV (Loan must qualify for 75% LTV Program)	-	-	-	-	0.125	-	-
Rate Term Refinance	-	-	-	-	-	-	-
Cash Out (Min FICO 700)	0.375	0.375	0.375	0.500	0.500	-	-
DSCR >.75X < 1.00X (Min. FICO 740, Max Purchase 75% LTV, R/T 70% LTV, C/O 65% LTV)	1.000	1.000	1.000	1.000	1.000	1.000	-
DSCR > 1.50X	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	-
2-4 Unit (Max LTV for Purch 80%, R/T 75%, C/O 65% LTV)	0.250	0.250	0.250	0.250	0.250	0.250	0.250
5-8 Unit (Max LTV for Purch & R/T 70%, C/O 60% LTV) - (See Prog. Guides)	Priced upon Request at 5to8@LendSure.com						
Reserves < 6 months	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Non-Warrantable Condo	0.500	0.500	0.500	0.500	0.500	-	-
Condotel - Purchase > 680 FICO, R/T & C/O > 740 FICO. Minimum 600 Square feet	0.500	0.500	0.500	0.500	0.500	-	-
Rural Property (with Senior Management Approval)	0.625	0.625	0.625	0.625	-	-	-
Non Permanent Resident Alien	0.250	0.250	0.250	0.250	0.250	0.250	-
Interest Only <1.2X DSCR (Min FICO 680)	0.375	0.375	0.375	0.375	0.375	0.375	0.375
Interest Only >1.2X DSCR (Min FICO 680)	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Loans ≤ \$175,000 (Minimum Loan Size \$150,000)	0.750	0.750	0.750	0.750	0.750	0.750	0.750
36 Month Prepay Penalty	-	-	-	-	-	-	-
24 Month Prepay Penalty	0.250	0.250	0.250	0.250	0.250	0.250	0.250
12 Month Prepay	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Prepay prohibited in NM and restricted in KS, MI, MS, NJ, OH, PA & RI (Please refer to Program Guides)	1.000	1.000	1.000	1.000	1.000	1.000	1.000
First Time Property Investors	0.250	0.250	0.250	0.250	0.250	0.500	-
Waive impounds, > 60% LTV requires > 740 FICO (See Prog Guides)	0.250	0.250	0.250	0.250	0.250	-	-

Loan Size LTV Limitations	Purch	R/T	C/O	Minimum FICO
≤\$750,000; > 720 FICO > 75% LTV	80%	75%	70%	(minimum FICO 700 for C/O)
>\$750,000 to \$1,000,000	75%	75%	70%	(minimum FICO 700)
>\$1,000,000 to \$1,500,000	70%	65%	60%	(minimum FICO 700)

Underwriting Fee - \$1,895; Legal review of LLC, Corporations, Partnerships Doc Fee \$995; \$225 Texas Attny Doc Review (Texas Only) For 5 to 8 Units Underwriting fee \$1,995, LLC Fee \$995, \$225 Texas Attny Review (Texas Only); Condotels LendSure Loan Origination Fee 1.0%. Appraisal Transfer Fee \$175.

Interest rates may be reduced by up to 1% by paying 2% Lender Points (1 to 2 ratio) when the reduced rate remains above 8.750%. If the reduced rate is at, or below, 8.750%, the interest rate may be reduced by up to 1% by paying 3% Lender Points. Minimum rate of 7.375%. Lender & Broker Points can be financed up to 2% of loan LTV not to exceed 72% LTV. If final LTV after financing points is below 70% maintain lower LTV pricing. If final LTV after financing points is above 70% LTV (capped at 72%), apply rate adder and loan must qualify for 75% LTV program.

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### Program Guidelines

#### Borrower Type

US citizens, Perm Resident Aliens and Non Perm Resident Aliens.

LLC w/ pers. guarantee.

#### Occupancy

Non-Owner Occupied. Certification of intent not to occupy is required. Property cannot be rented to a family member

Debt Service Coverage Ratio (DSCR) = Rental Income divided by PITIA. Short-term rental income max LTV 65%

Short-term rental income requires Senior Management approval - (See guidelines for additional details)

Minimum DSCR 1.0X, below 1.0X requires Senior Management approval.

#### Rental Income Verification

= Lower of Gross Rent Lease or Form 1007

Purchase: Market rents FNMA form 1007 for SFR

Refinance: Market rents or lease with cancelled checks for 2 months

#### Declining Markets

Declining Markets - If property is located in declining market as indicated by appraisal, max LTV for refinance transactions

reduced by 10% from program limits. Purchase transactions in declining markets require Snr. Mgmt Approval

#### Reserve Requirements

6 months PITI. Cash out may count toward reserves for loans < 70% LTV with Min FICO 700. 12 months PITI if loan > \$1,500,000

Interest Only - Min FICO 680

5 yr IO payment, 5/6 Hybrid ARM or Fixed, & 30 yr term. Qualify w/ 25 yr amort.

10 yr IO payment, 5/6 Hybrid ARM or Fixed, & 40 yr term. Qualify w/ 30 yr amort.

Can also qualify w/start rate on I/O pmt

Not permitted on a Texas (a)(6)/primary cash-out

#### Cash Out

Maximum \$500,000. Must be used for business purpose. Minimum FICO 700 for cash out.

Must have owned property prior for 6 months. Max 65% LTV for condotel and requires Senior

Manager approval

Loan Sizes-\$1,500,000 Max (Minimum \$150,000). Lower and larger loan sizes available on exception basis.

Loan amounts > \$1 million require senior management approval

First Time Property Investors - Must own primary res. > 12 months. > 70% LTV ≥ 720 FICO, Max 75% LTV

Mortgage Delinquency History--0x30x24, exceptions by Senior Management

Credit Event Seasoning - BK, FC, SS, Mod: 36 months, exceptions by Senior Management

Asset Verification--Sourced and Seasoned 60 days.

Gift Funds - with Senior Management Approval

#### Prepayment Penalty

5% on any amount prepaid for 3 year term

#### Loan Terms

30-Year Amortized & Term - 5/6 Hybrid ARM or 30-Yr Fixed

Request to waive impounds on loans < 75% LTV. Min FICO 680 only with Senior Manager approval

All loans in flood zone require impounds for T&I

#### Index & Adjustment Caps

Margin: 5.75% Index: 30 day SOFR: Caps are 2/2/5

2.0% Initial Change Cap / 2.0% Period Adj / 5.0% Lifetime Cap

Qualifying Rate - Higher of Note Rate or Fully Indexed Rate; For Investor Note Start Rate

Secondary Financing - Must be approved by Senior Management

#### Credit History

Min Tradelines: 4 tradelines, at least 2 active

Tradeline History: 2 years

#### Property Types

SFR / Condo / Condotel / PUD / Townhome / 2-4 Unit / 5-8 Unit /

Condotels: All Condotels must have full kitchens. Purchase > 680 FICO; R/T & C/O > 740 FICO. Minimum 600 square feet.

All Condotels require senior management approval.

No Texas properties > 10 Acres for cash-out refi

For 5-8 Units -

Min FICO 700, Min DSCR 1.10%, Max LTV for purchase & R/T 70%, Max LTV for C/O 60%.

No first time investors. Requires FNMA Report Form 1050 or similar short form or narrative

report; property must be rated average or above. Stacking is permitted.

To maintain R/T status, any C/O must be the lower of 2% of loan amount or \$5,000.

Deviations---Case by case with compensating factors

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States: All States, but restrictions apply in ND, SD and VT. AE must be licensed in NV.



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## LendSure Foreign National

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Note Rates - January 16, 2023

FICO/LTV	Rates Quoted as 30 Year Fixed					
	≤ 50%	≤ 55%	≤ 60%	≤ 65%	≤ 70%	75%
Rates - Loans > 70% Purchase Only	8.250	8.375	8.500	8.625	8.750	9.375
<b>Rate Adders</b>	≤ 50%	≤ 55%	≤ 60%	≤ 65%	≤ 70%	75%
Cash Out	0.375	0.375	0.375	0.375	-	-
Finance Lender & Broker Points to 72% LTV (Loan must qualify for 75% LTV Program)	-	-	-	-	0.375	-
I-551 or Non-Perm Resident Visa	0.250	0.250	0.250	0.250	0.250	-
Second Homes	0.375	0.375	0.375	0.375	0.375	-
DSCR (Must meet "Investor Cash Flow" guide)	-	-	-	-	-	-
Interest Only	0.375	0.375	0.375	0.375	0.375	0.375
Non-Warrantable Condo	0.500	0.500	0.500	0.500	0.500	0.500
Condotels Purchase max 65% LTV, R/T and C/O max 60% LTV	0.500	0.500	0.500	0.500	-	-
Rural Property (with Senior Management Approval)	0.625	0.625	0.625	0.625	-	-
Prepay prohibited in NM and restricted in KS, MI, MS, NJ, OH, PA & RI	1.000	1.000	1.000	1.000	1.000	1.000
5/1 Arm	-	-	-	-	-	-

Underwriting Fee - \$1,895; Legal review of LLC, Corporations, Partnerships Doc Fee \$995; \$225 Texas Attny Doc Review (Texas only). Loans < \$200,000 LendSure Loan Origination Fee 1.0%. Condotels LendSure Loan Origination Fee of 1%. Appraisal Transfer Fee \$175.

Interest rates may be reduced by up to 1% by paying 2% Lender Points (1 to 2 ratio) when the reduced rate remains above 8.750%. If the reduced rate is at, or below, 8.750%, the interest rate may be reduced by up to 1% by paying 3% Lender Points. Minimum rate of 8.250%. Lender & Broker Points can be financed up to 2% of loan LTV not to exceed 72% LTV. If final LTV after financing points is below 70% maintain lower LTV pricing. If final LTV after financing points is above 70% LTV (capped at 72%), apply rate adder and loan must qualify for 75% LTV program.

Broker origination fees are limited to the lesser of 3% and the maximum allowable to keep total points & fees under Federal and State High Cost Thresholds

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States: All states except AK, ND, NY, SD and VT. ND ok if borrower is not ND resident. AE must be licensed for Owner Occupied properties in HI and for all loans in NV.

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### Program Guidelines

#### Borrower Type - (Borrowers with income from Venezuela not permitted)

A non-US citizen authorized to be in the US on a temporary basis  
 Visas: B-1, B-2, (F-1 subject to senior mgmt. approval), H-2, H-3, I, J-1, J-2, O-2, P1, P2.  
 Visa must not be expired. Visa not required if property is held in US domiciled LLC. Investment Properties only. A domestic agent of service is required  
 Borrowers holding an I-551 or Non-Permanent Resident Visa allowed for NOO Purchase only,  
 Max LTV 70% and must live and work outside of the US. All other FN guidelines apply  
 Income Documentation - Verification of earnings past 2 years with CPA/Income Letter. DSCR (Must meet Investor Cash Flow Guide for rental Income Verification)  
 Declining Markets - If property is located in declining market as indicated by appraisal, max LTV for refinance transactions reduced by 10% from program limits. Purchase transactions in declining markets require Snr. Mgmt Approval  
 US Credit  
 Mortgage DQ History: 0x30x24  
 Credit Event Seasoning: BK, FC, SS, Mod: 36 months  
 Credit History: 3 active tradelines. 2 year history

#### Foreign Credit

Mortgage DQ History: 0x30x24, unless <= 50% LTV  
 Credit History: 3 open tradelines. 2 year history no lates  
 Maximum Debt-to-Income Ratio - 50% Max  
 Occupancy - Investment or Second Homes. Certification of intent not to occupy required on Investment Prop.  
 Maximum Cash Out - \$500,000  
 Reserve Requirements  
 6 months PITI.  
 Foreign assets can be used with 60 day seasoning.  
 Cash out may be applied to reserves for loans < 70% LTV.  
 Asset Verification--Sourced and Seasoned 60 days in financial institution  
 Loan Sizes (Minimum \$150,000, lower amounts considered with Snr Mgmt Approval)  
 Maximum \$1,000,000. Loan sizes >\$750,000 with Senior Management Approval  
 Prepayment Penalty--5% on any amount prepaid for 3 year term  
 Interest Only  
 5 yr IO payment, 5/6 Hybrid ARM or Fixed, & 30 yr term. Qualify w/ 25 yr amort. pmt.  
 Not permitted on a Texas (a)(6)/primary cash-out  
 Loan Terms  
 30-Year Amortized & Term - 5/6 Hybrid ARM or 30-Yr Fixed  
 All Loans require impounding for Taxes & Insurance  
 Index & Adjustment Caps  
 Margin: 5.75% Index: 30 day SOFR: Caps are 2/2/5  
 2.0% Initial Change Cap / 2.0% Period Adj / 5.0% Lifetime Cap  
 Qualifying Rate  
 Higher of note rate or fully indexed rate for second homes. Start rate for investment properties.  
 Secondary Financing - Not Allowed  
 Property Types--SFR / Condos / Condotel/PUD / Townhome / Condotels. Condotels must have full size kitchens  
 Condotels purchase max LTV 65%, R/T & C/O max LTV 60%. For Condotels < 600 square feet max LTV 60%.  
 No Texas properties > 10 acres for cash-out refi  
 Deviations - Case by case with compensating factors



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## LendSure-Bridge Loan

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Program Guidelines

Note Rates - Effective January 16, 2023

Rates quoted as 12 month, fixed rate, I/O at end of term

FICO/LTV --Bridge	≤ 50%	≤ 55%	≤ 60%	≤ 65%	≤ 70%
	8.999	8.999	8.999	8.999	8.999

This rate sheet outlines the product & pricing for the LendSure Bridge Program. The intended purpose of the LendSure Bridge Loan Program is to provide cash through a first lien loan (Bridge Loan) on a property listed for sale (Bridge Property) towards the purchase of another property (Primary Property). The Bridge Loan allows the purchase of the Primary Property without the necessity of the prior sale of the Bridge Property. This Bridge Loan product is only available in conjunction with a loan obtained on the Primary Property under the LendSure Super-Prime program.

Underwriting Fee: \$1,595 Full Doc, \$1,895 Bank Statement; \$225 Texas Attny Doc Review (Texas Only)  
LendSure Loan Origination Fee of 2.25%. Appraisal Transfer Fee \$175.

Due to the short term of this bridge loan and the maximum allowable APR under Federal and State High Cost laws, broker origination fees are limited to the lesser of .5% and the maximum allowable to keep total points & fees under Federal and State High Cost Thresholds. No other fees may be charged by the broker. Max LTV when financing points is 70%.

Contact Your Account Executive Today for Details !

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San Diego CA 92128  
www.LendSure.com

States: All states except AK, ND, NY, SD and VT. ND ok if borrower is not ND resident. AE must be licensed for Owner Occupied properties in HI and for all loans in NV. In TX, investment properties only.

### Income Documentation

Full Doc Wages: One or Two years W2s + Recent Pay Stubs

Full Doc Self Employed: Two years 1040's + two years bus. tax return or two years 1099's

Bank Stmt Self Employed: Pers. or Bus. 24 month, 2 years Self Employed in same business.

Bank Stmt Self Employed: Pers. or Bus. 12 month, 3 years Self Employed in same business. Min 720 fico

Asset Depletion/Asset Qualifier

### DTI---Max 50%

The DTI for the bridge loan needs to include the PITIA on the corresponding Super-prime loan plus the HOA fees on the bridge property.

### Reserve Requirements

Reserves required for permanent Super-Prime loan only

### Credit

BK, FC, SS, DIL: 48 months

680 minimum fico. Five trades with 2 active

### Mortgage History

AA past 4 years

UW may approve isolated 30 day with compensating factors

### Loan Sizes

Minimum--\$250,000

Maximum--\$2,000,000

Primary Residence - Loan Amounts ≤ \$1,500,000 ≤ 70% LTV. LTV's > 70% considered, requires Sr. Mgmt Approval

Max 65% LTV for Loan amounts > \$1,500,000 to \$2,000,000

Non-Owner & 2<sup>nd</sup> Homes - Max 65% LTV for Loan Amounts ≤ \$750,000; Max 60% LTV for Loan amounts > \$750,000

### Property Types---SFR / Condos / PUD / Townhome

Lien position---First lien only on bridge and permanent loan

### Bridge Loan Terms

Short term (one year) loan. Not renewable. Default interest rate of 12% if loan not repaid when due

Property must be MLS listed for sale with listing agreement evidenced.

If the property for sale becomes delisted, the Bridge loan will be in default under the terms of the bridge loan.

No rural properties allowed

Bridge loan requires a permanent loan under LendSure Super-Prime guidelines at time of bridge loan

All bridge loans requires Senior Management approval

Bridge--Prop. taxes due during one year term must be impounded. Hazard and flood insurance to be prepaid at loan closing

### Permanent Loan Terms

Must be underwritten to LendSure Super-Prime guidelines

New property will be cross-defaulted to the bridge loan

Non-owner occupied requires Senior Management approval

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## LendSure-Fix and Flip Loan

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**1-888-553-6378**

Note Rates - January 16, 2023

Loan to Cost	Rates quoted as 12 month, fixed rate, I/O		
	≤ 60%	≤ 75%	≤ 80%
Lender Funded Rehab - Loan to cost	10.250	10.500	10.999
Borrower Funded Rehab - Loan to cost	10.250	10.500	10.999

Adders	≤ 60%	≤ 75%	≤ 80%
Rehab budget > \$75,000	0.250	0.250	0.250
Cash Out	0.250	0.250	
Discretionary adders	Undrawn Principle Balance < \$100,000 Multiple Properties Guideline Exceptions Location		

Experience	LTC Max	ARV LTV Max
Experienced/Professional	80%	70%
Limited Experience	75%	70%

Experience Level	Completed Projects (Past 24 Months)
Professional	Over 5 verified projects
Experienced	Minimum of 3 verified projects
Limited Experience	Minimum of 1 verified project

This rate sheet outlines the product & estimated pricing for the LendSure Fix and Flip Program. Final Pricing can only be determined after Fix & Flip loan application (see below) has been submitted and reviewed. Once the application has been reviewed, a term sheet will be produced, which after acceptance, will begin the underwriting process. No additional disclosures will be provided. The intended purpose of the LendSure Fix and Flip Loan Program is to provide financing to real estate investors that are looking to leverage the purchase and improvement of the property with an intent to either sell the property at the end of the term for a profit or to refinance into a DSCR loan.

Underwriting Fee: \$1,595 Bank Statement; \$195 Construction Inspection Fee; Closing Transaction Fee: \$1,050; Credit/Background Fee: \$50 per guarantor; Flood Certificate: \$15; LendSure Loan Origination Fees will be charged depending on experience level, property type, rehab level and other loan and/or property attributes. Lender & Broker Points can be financed up to 2% of loan LTC and maintain lower LTC pricing - max LTC when financing points is 70%.

**Fix & Flip Loan Application – Much shorter than standard URLA**  
 Purchase and Construction - <https://lendsure.com/fix-flip-purchase/>  
 Refinance and Construction - <https://lendsure.com/fix-flip-refinance/>

**Program Guidelines**

**Loan Types**  
 Purchase and Construction, Refinance and Construction

**Loan Sizes**  
 Purchase Loan - Up To 80% of Purchase Price  
 Construction Loan Amount – up to 100% of Construction Cost  
 Total Loan Amount - Up To 70% of the After Repair Value (ARV) and Up To 80% of Total Cost  
 Minimum Loan Amount - \$150,000, Maximum Loan Amount \$1 million  
 Maximum loan exposure to any borrower or guarantor is \$3,000,000 or 3 properties

**Property Types - Non-Owner Investment Properties Only**  
 SFR, 1-4F, Condo, Townhomes, PUDs only, Mixed-use and 4+ units on exception basis

**Credit**  
 BK, FC, SS, DIL, Modifications: 24 months  
 660 Min FICO  
 Five trades with 2 active

**Duration/Payments**  
 12 months loan term - Interest only monthly Payments  
 Interest paid on disbursed amount (Dutch interest, or the paying of interest on the entire loan amount, including undrawn rehab funds, required on case-be-case basis)  
 Max Cash Out \$200,000

**Asset Verification - Sourced and Seasoned 60 days**

**Reserve Requirements**  
 3 months PITI  
 3 Months of Construction Carrying Cost [(Total Construction Cost/12) \* 3]

**Lien position - First lien only**  
**Secondary Financing - Not Allowed**

**Eligible Borrowers, included as members of LLC**  
 US Citizen  
 Permanent Resident Aliens  
 Non-Permanent Resident Aliens  
 Foreign National

**Borrower Funded Rehab**  
 Not available for Complex Projects, borrowers with Limited Experience or where the budget amount exceeds \$25,000

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