



LENDING CRITERIA	1 YEAR	2 YEAR	4 YEAR
STARTING INTEREST RATE	9.50%	8.99%	8.50%
LTV ¹	75%	75%	75%
LENDER POINTS	2.5	2	2
FICO REQUIREMENT ²	NONE	NONE	NONE
PROPERTY TYPES	SFR/1-4/5+/CONDOS	SFR/1-4/5+/CONDOS	SFR/1-4/5+/CONDOS
LENDER FEE ³	\$1,495	\$1,495	\$1,495
PRE-PAYMENT PENALTY	4 MONTHS ⁴	15 MONTHS	24 MONTHS
TERM EXTENSION FEE	2 POINTS	2 POINTS	2 POINTS
MIN. LOAN AMOUNT	\$100K	\$100K	\$100K
MAX LOAN	\$5M	\$5M	\$5M
COLLATERAL	CROSS-COLLATERALIZATION & BLANKET OPTION	CROSS-COLLATERALIZATION & BLANKET OPTION	CROSS-COLLATERALIZATION & BLANKET OPTION

¹80% LTV available on a case-by-case basis and on the acquisition of properties owned by affiliated companies, Wedgewood Inc. & HMC Assets. If LTV >75% + 50 bps to rate

³Lender fee subject to change for multiple units/cross-collateralized properties

²If FICO < 640 + 50 bps to rate

⁴12 month bridge loan: +.50 point to waive pre-payment penalty

GENERAL GUIDELINES

- Non-owner occupied only
- Lending in CA, WA, TX & FL
 - Rate adjustments apply in WA, TX, FL
- Reserve Requirement: Borrower to have 4 months interest payment reserves, down payment, closing costs, rehab funds
- Purchase, rate & term, cash-out
- Individuals, LLC's, Corps, Trusts OK
- No current bankruptcy or foreclosure
- Interest only payments
- Foreign national program



— ASK ABOUT OUR — PREFERRED INVESTOR PROGRAM

Civic, with affiliated companies Wedgewood Inc. and HMC Assets, offers an exclusive online marketplace with hundreds of REO and Short Sales.

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