



BRIDGE LOAN

Property Type	1-4 Family Residence 5-8 multi-Family Mixed Use (51% Residential)
Geographic Location	Northeast Corridor
Term	12 months (two 3-month extension options)
Rate	12.74 - 13.49%
Origination	3-4 points (2 points minimum to Clout Capital)
Interest	Monthly, Interest only
Minimum Loan Size	\$150,000
Maximum Loan Size	\$2,000,000
Max Loan to Purchase	80% (1-4 FR) 75% (5-8 Unit & Mixed Use)
Max Construction	100% of construction/rehab cost
Max Loan to ARV	70% (1-4 FR) 65% (5-8 Unit & Mixed Use)
Max Loan to Cost	85% (1-4 FR) 80% (5-8 Unit & Mixed Use)
Interest Reserves	3-6 months
Business Entity	LLC, Corporation or Partnership
Lien Type	1 st Position Mortgage
Occupancy	Investment Only, Non-Owner Occupied
Credit Score	Minimum 640 FICO
Experience	First Time Investor Allowed (NO FTHB)
Insurance	Property/Hazard Insurance, Liability Coverage, Flood if applicable