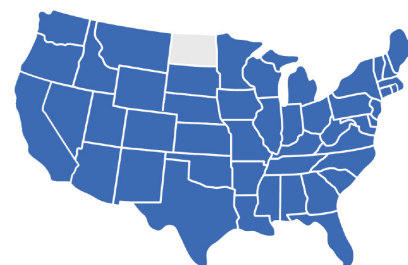


OVERVIEW

LOAN AMOUNT	Up to \$5,000,000
INTEREST RATE	7.99% - 10.99%*
PAY RATE	0.00% (no monthly payments)
POINTS	2% or, if Level 9 or 10, 3% (pay at maturity)
RECOURSE	Limited Recourse possible
TERM	Initial term of 10 to 18 months + extension option
OTHER	For greater detail, request a term sheet

Note: The Credit Line program has separate terms, inquire for details.



■ LOANS AVAILABLE

LOAN SIZE

	QUALIFICATIONS		LOAN SIZE		
	Sold Homes Last 10 Years	BFI Repayments Last 5 Years	Maximum LTC 100% if land sub (level 1-5, 7)	Maximum LTV loans > \$1MM per unit are lower**	
LEVEL 1	100+	AND 25+	90%	75%	BFI may directly pay all items
LEVEL 2	50+	AND 15+	90%	72%	
LEVEL 3	40+	AND 10+	88%	70%	
LEVEL 4	20+	AND 5+	86%	70%	
LEVEL 5	20+	AND 2+	84%	70%	
LEVEL 6	20+	AND 0	82%	68%	BFI may directly pay 5 budget items
LEVEL 7	10+	AND 2+	82%	67%	
LEVEL 8	8+	AND 0	80%	65%	
LEVEL 9	5+	AND 0	75%	60%	
LEVEL 10	2+	AND 0	70%	55%	

LOAN SIZE ADJUSTMENTS

		NEGATIVE ADJUSTMENT	POSITIVE ADJUSTMENT
FINANCIALS	Credit Score	below 700	740 or higher
	Bank account, 2 month balance	below \$75,000	\$250,000 or more
	Net worth excl. primary residence	below \$500,000	\$3,500,000 or more
MARKET	Population within 3-miles	below 25,000 AND/OR decreases	50,000 or more AND strong growth
	Affordability	Low (overbuilt / limited buyers)	Excellent
	Presold or refinance in place	N/A	Yes
	Issues flagged in valuation	Yes	N/A
HISTORY	Litigation financial institution past 10 years	Yes	N/A
	Foreclosure(s) past 10 years	Yes	N/A
	Bankruptcy issue past 10 years	Yes	N/A
	Delinquency with builder supplier	Yes	N/A
	Outstanding real estate liens	Yes	N/A
	Real estate loan delinquency	Yes	N/A
	Performance issue on BFI loan	Yes	N/A

*7.99% first month, increasing 0.5% monthly up to 9.99% max for \$2+ million loans, otherwise up to 10.99% max.

** If loan per unit is >\$2 million max LTV is 70%. With a loan that is >\$2 million and/or meets a LTV threshold, BFI may directly pay budget items.

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