

U.S. CAPITAL FUND<sup>®</sup> SERVES ASSET BASED (LIMITED RECOURSE) AS WELL AS CREDIT BASED (FULL RECOURSE) FUNDING AND LEASE FINANCING REQUESTS FOR COMMERCIAL AND RESIDENTIAL INVESTMENT REAL ESTATE, MISSION CRITICAL INDUSTRIAL EQUIPMENT (EQUIPMENT LEASING) AS WELL AS AVIATION FINANCING APPLICANTS NATIONWIDE

<b>LOAN AMOUNTS (\$):</b>	\$500,000 TO \$50 MILLION
<b>TERM(S) / AMORTIZATION:</b>	12-36 MONTH INITIAL TERM FOR ALL LIMITED RECOURSE (INTEREST-ONLY) BRIDGE LOANS.  CREDIT TERMS UP TO 120 MONTHS (10 YEARS) AS WELL AS AMORTIZED FINANCING AVAILABLE FOR FULL RECOURSE CREDIT BASED BORROWERS.  CREDIT TERMS UP TO 240 MONTHS (20 YEARS) AVAILABLE FOR AIRCRAFT FINANCING (U.S. CAPITAL AVIATION <sup>®</sup> )
<b>INTEREST RATE (%):</b>	LIMITED RECOURSE (INTEREST-ONLY) FIRST MORTGAGE FINANCING TYPICALLY 8.9% TO 11.9% (APR)  FIXED AS WELL AS LIBOR <sup>®</sup> BASED FLOATING / VARIABLE RATES (%) STARTING AS LOW AS 3.75% ARE AVAILABLE FOR FULL RECOURSE FINANCING OVER 60 MONTHS (5 YEARS)
<b>SECURITY / LIEN POSITION(S):</b>	1ST LIEN, 2ND LIEN & EQUITY
<b>LOAN-TO-VALUE (%):</b>	UP TO 100% OF TOTAL ASSET VALUE
<b>ORIGINATION FEE (%):</b>	GENERALLY 2% TO 4% OF THE LOAN AMOUNT DEPENDING ON THE TERMS AND CONDITIONS OF THE FINANCING / LEASE
<b>PRE-PAYMENT PENALTY (\$):</b>	NO PRE-PAYMENT PENALTY AFTER 6 MONTHS
<b>CONSTRUCTION / REHAB:</b>	ALL REAL ESTATE CONSTRUCTION / REHAB WORK MUST BE COMPLETED WITHIN 90 DAYS OF FUNDING
<b>CREDIT RATING (FICO<sup>®</sup>):</b>	FULL RANGE OF FICO <sup>®</sup> SCORES CONSIDERED FOR LIMITED RECOURSE (INTEREST-ONLY) LOANS. NO BANKRUPTCIES, STATE / FEDERAL JUDGEMENTS OR TAX LIENS
<b>CLOSING COSTS (\$):</b>	\$5,000 DEPOSIT REQUIRED UPON ACCEPTANCE OF CREDIT APPLICATION TO COVER CERTIFIED APPRAISAL (IF REQUIRED) AND STANDARD CLOSING COSTS. ANY REMAINING FUNDS ARE CREDITED BACK TO BORROWER AT LOAN CLOSING OR REFUNDED IN THE EVENT CREDIT APPLICATION IS NOT APPROVED BY U.S. CAPITAL COMMERCIAL <sup>®</sup>
<b>TIME TO CLOSE LOAN:</b>	10 TO 45 DAYS FROM APPLICATION AND DEPOSIT REMITTANCE