

U.S. CAPITAL HOLDINGS<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 AND BUSINESS AVIATION FINANCING APPLICANTS FROM \$500,000 TO \$500,000,000 EITHER DIRECTLY OR IN SYNDICATION WITH OTHER ACCREDITED INVESTORS AND LICENSED LENDERS WORLDWIDE

<b>LOAN AMOUNTS (\$):</b>	\$500,000 - \$500 MILLION
<b>INTEREST RATE (%):</b>	FIXED AS WELL AS LIBOR <sup>®</sup> / SOFER <sup>®</sup> INDEXED ADJUSTABLE (FLOATING) INTEREST RATES (%) STARTING AS LOW AS 3.75% (APR) AVAILABLE FOR FULL RECOURSE COMMERCIAL FINANCING ≥ 60 MONTHS
<b>TERM (S) / AMORTIZATION:</b>	CREDIT TERMS FROM 12 - 24 MONTHS FOR ALL LIMITED RECOURSE (INTEREST ONLY) PRIVATE MONEY REAL ESATE LOANS  CREDIT TERMS FROM 24 - 60 MONTHS FOR ALL LIMITED RECOURSE (INTEREST ONLY) REAL ESTATE BRIDGE LOANS & EQUIPMENT FINANCING  CREDIT TERMS FROM 60 - 240 MONTHS AS WELL AS AMORTIZED FINANCING UP TO 360 MONTHS AVAILABLE FOR FULL RECOURSE PERMANENT LOANS
<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% - 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 120 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, TAX LIENS OR STATE / FEDERAL JUDGEMENTS
<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 UNDERWRITING IS NOT APPROVED BY U.S. CAPITAL HOLDINGS <sup>®</sup>
<b>TIME TO CLOSE LOAN:</b>	10 TO 45 DAYS FROM APPLICATION AND DEPOSIT REMITTANCE