

30 YEAR FIXED RATE INVESTMENT PROGRAM

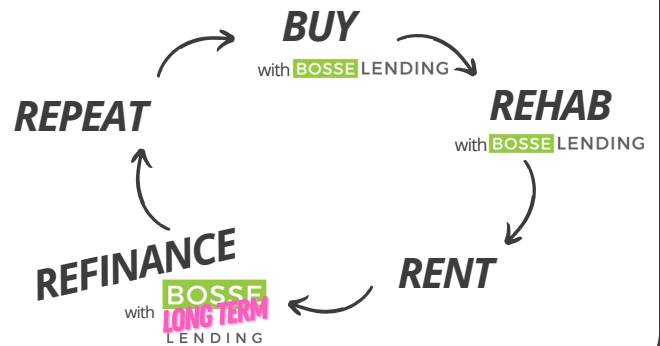


We make it *easy* so you can focus on building long term wealth.

BOSSE Lending guarantees:

- **No** Hidden Fees
- **No** Tax Return or Income Verification Request
- Quick Credit & Background Check
- We guide you to help keep the lending process *simple*

THE BRRRR METHOD



LOAN PROCESS

Start to finish in approximately 3 weeks!



APPROVAL

Application approved and appraisal ordered



PROCESSING

Document checklist completed for best terms and rate lock



UNDERWRITING & CLOSING

Loan documents prepared and funding received

INITIAL ITEMS NEEDED FOR APPROVAL:

- Loan Application
- Credit Report & Background Check
- Title Agent Contact Information
- Purchase Contract (*if purchased within a year*)
- Lease Agreement
- List of Verified Rehab (with \$ value)
- Appraisal
- CDA (3rd party appraisal review)

PROCESSING DOCUMENTS:

- Rent Verification (*Two months*)
- Photo ID
- Company Bylaws, Operating Agreement, EIN Letter, Articles of Organization, and Shareholder Agreement
- Bank Statement (*Include Letter of Explanation for any deposits over 10k*)
- Property Management Questionnaire
- Condo Questionnaire (*if applicable*)
- Current Payoff (*if applicable*)
- Verification of Mortgage & 6 month payment history (*for existing lien if refi*)
- Copy of Purchase HUD (*if purchased within a year*)
- ACH Form and Voided Check
- Insurance Binder and Invoice or Paid Receipt.
 - Rent Loss Coverage for 6 months (*Dwelling Coverage of loan amount or greater, Liability Insurance of 100K minimum, Insurance must be under the business name, no exceptions.*)

BOSSE LONG TERM LENDING

CURRENT LTR TERMS & REQUIREMENTS

Interest Rates	Fixed Rate <i>*Varies based upon market rates, credit score, appraisal, and DSCR*</i>
LTV	Rate/Term - Up to 80% Cash-Out - Up to 75%
Loan Size	\$55,000 - \$1,500,000
Credit / Background Check	<ul style="list-style-type: none"> • Required for all guarantors with >50% ownership in borrowing entity • Min score of 680 • Expires after 90 days • If multiple guarantors, lower score is used to determine terms
Appraisal	<ul style="list-style-type: none"> • Minimum value of 100k • No rural properties • Must be 'rent ready' • Expires after 120 days
Lease Agreement	<ul style="list-style-type: none"> • Must be third party lease • No family members • Initial term of 12 months • STR/AirBnBs will NOT be considered
Entity Documents	<ul style="list-style-type: none"> • Must borrow under entity name • Certificate of Formation, Bylaws, Operating Agreement, EIN, Shareholder Agreement required
Seasoning Period	<ul style="list-style-type: none"> • Cash Purchase - 180 Days • Finance Purchase - 90 Days

PROCESSING FEES

Paid prior to closing

Appraisal Fees*	\$500-900
CDA Fee (third party appraisal review)	\$129

CLOSING FEES

Paid at closing

Legal Fee	\$995
Underwriting Fee	\$495
<ul style="list-style-type: none"> • Tax Service Fee • Core Logic Fee • Overnight Delivery • Wire Fee 	
Recording Fee	\$90
Origination Fee	1% - 5%

All terms, requirements, rates and fees are subject to change.

Borrower will be given notice as soon as possible should any changes occur or if additional fees are required.

Appraisal fees vary based on property location and may be higher or lower than the estimated range