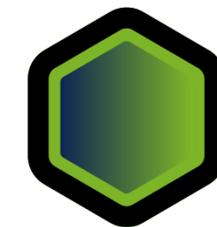




NOVUS

HOME MORTGAGE

NMLS ID #423065



Real Estate Investors

**UNIQUE LENDING PRODUCTS, AND
RESOURCES FOR EXPANDING YOUR
REAL ESTATE PORTFOLIO**



Presented By: Mathew Yates

Sr. Mortgage Banker & Investor – NMLS # 1173903

360 Wealth Enhancement

Here's what we'll be covering today

- ✓ More About Your Mortgage Expert & NOVUS Home Mortgage
- ✓ A Seasoned Mortgage Banker – 10 Unique Advantages on Your Side
- ✓ Single Family, Multi-Family, Multi-Use, Commercial Financing Options
- ✓ Non-QM Loans – “Common-Sense” Lending for Every Investor Type
- ✓ Conventional Loans – Full Doc, Better Rates for Every Investor Type
- ✓ Communities, Tools, & Resources to Help You Expand Your Wealth



360 Mortgage Professional

The experience you want on your side

Mathew Yates – Sr. Mortgage Banker

- ✓ 20+ Years – Mortgage Lending
- ✓ Expert in Lending Products for Investor Clients, Including High Net Worth Individuals, Business Owners, and Entrepreneurs.



Lending in all 50 States



NOVUS Home Mortgage

One of America's largest "full-service" mortgage banks

- ✓ **50 State Direct Lender**
- ✓ **140+ Lenders/Investors**
- ✓ **\$550M+ Funded YTD**
- ✓ **15-Minute Approvals**
- ✓ **5 - 14 Day Closings**





TOP 10
CLIENT
ADVANTAGES

"ONE STOP SHOP"

#1 Client Advantage

Expansive “Unique” Niche Loan Programs

✓ **Non-Warrantable
Condos, Co-Ops, Condotels**

✓ **Removal of departing
residence from DTI, even
listed on MLS prior to closing**

✓ **Work/Student Visa, EAD
Card, Immigrant, Ex-Pat.
Valid Work Visa/Permit
Allowed. No US Credit
Required.**

✓ **Gifted down payment,
gift of equity on
investment properties**

2 Client Advantage

Common Sense Underwriting Guidelines

✓ **1 year self-employed, 1 year tax return**

✓ **10 financed properties, 15 total owned including cash out. (Portfolio/Bridge Options for further expansion**

✓ **100% gift funds for down payment, reserves, on all occupancy types**

✓ **Non-occupying co-borrowers for owner occupied and 2nd homes**

✓ **Unlimited cash out for all property and occupancy types**

3 Client Advantage

No Investor Overlays

✓ 1 appraisal regardless of loan size or collateral type

✓ TBD pre-approvals accepted

✓ Upfront review of condo, co-ops, condotels

✓ 100% gift funds allowed on all occupancy types

✓ No seasoning on cash out refinances

✓ One time losses or carry forward losses appearing on tax returns removed for DTI purposes.

✓ Cash out can be used for reserves

4 Client Advantage

Aggressive Cash Out Refinance Options

✓ **Unlimited cash in hand up to \$5M**

✓ **Up to 80% LTV max**

✓ **No cash out seasoning requirements**

✓ **Minimal rate adjustments for cash out**

✓ **Asset depletion is allowed for cash out refinances, and may be added to depletion calculation**

✓ **Cash out can be used for reserve requirements**

✓ **Foreign National cash out refinances allowed**

5 Client Advantage

Streamlined Non-US Citizen Programs

✓ **Get pre-qualified PRIOR to issuance of Visa, Work Auth., Green Card, SSN, or Paystub. Based on offer letter from employer**

✓ **TBD address acceptable**

✓ **80% LTV on loans up to \$2M, as large as \$5M**

✓ **No US or Foreign credit is required**

✓ **No Foreign VOR or VOM required**

✓ **All collateral types are allowed**

6 Client Advantage

Unique Asset Depletion Program

✓ **100% of face value allowed regardless of age**

✓ **Reserves are NOT backed out of calculation**

✓ **Can be used in combination with other income non-affiliated with the assets**

✓ **Allowed for all property and occupancy types including cash out**

✓ **Funds are not pledged and there is no required depository relationship required**

7 Client Advantage

Interchangeable Loan Programs (Examples)

- ✓ **Cash out on Investment, non-warrantable co-op for borrower needing asset depletion to qualify**
- ✓ **Work visa or foreign national borrower purchasing condotel**
- ✓ **Super jumbo cash out, unlimited cash in hand on 2nd home, non-warrantable condo, US Citizen with limited credit**
- ✓ **Non-arm's length gift of equity purchase on hobby farm for a borrower who needs asset depletion to qualify**

8 Client Advantage

Many Lenders Will Issue Pre-Approval Upfront

- ✓ **Pre-qualify borrower and scenario prior to appraisal order**
- ✓ **24 - 48 hour pre-approvals**
- ✓ **Rush closings are available**
- ✓ **Save the deal due to fall out from another lender**

9 Client Advantage

Rush Closings Save Deals

- ✓ **Many of our lenders offer rush closings to save deals**
- ✓ **48 - 72 hour rush appraisals are possible**
- ✓ **Close in as little as 2 weeks**
- ✓ **Table fund loans using scanned documents from title saving time and creating closing efficiencies**

10 Client Advantage

Top Priority From Top Lenders

- ✓ **Our lenders take pride in delivering same day, and in most cases same hour responses**
- ✓ **Support staff in all time zones for quick, efficient resolution**
- ✓ **Collaborate Teams that operate in unison to keep communication clear, processes efficient, and closings on time**

An aerial view of a city skyline, likely New York City, featuring several prominent skyscrapers. The buildings are mostly glass and steel, with some under construction. The sky is a mix of blue and orange, suggesting a sunset or sunrise. The water is visible in the lower left corner. The overall tone is professional and modern.

360

FIXED HELOCs &

HELOANS

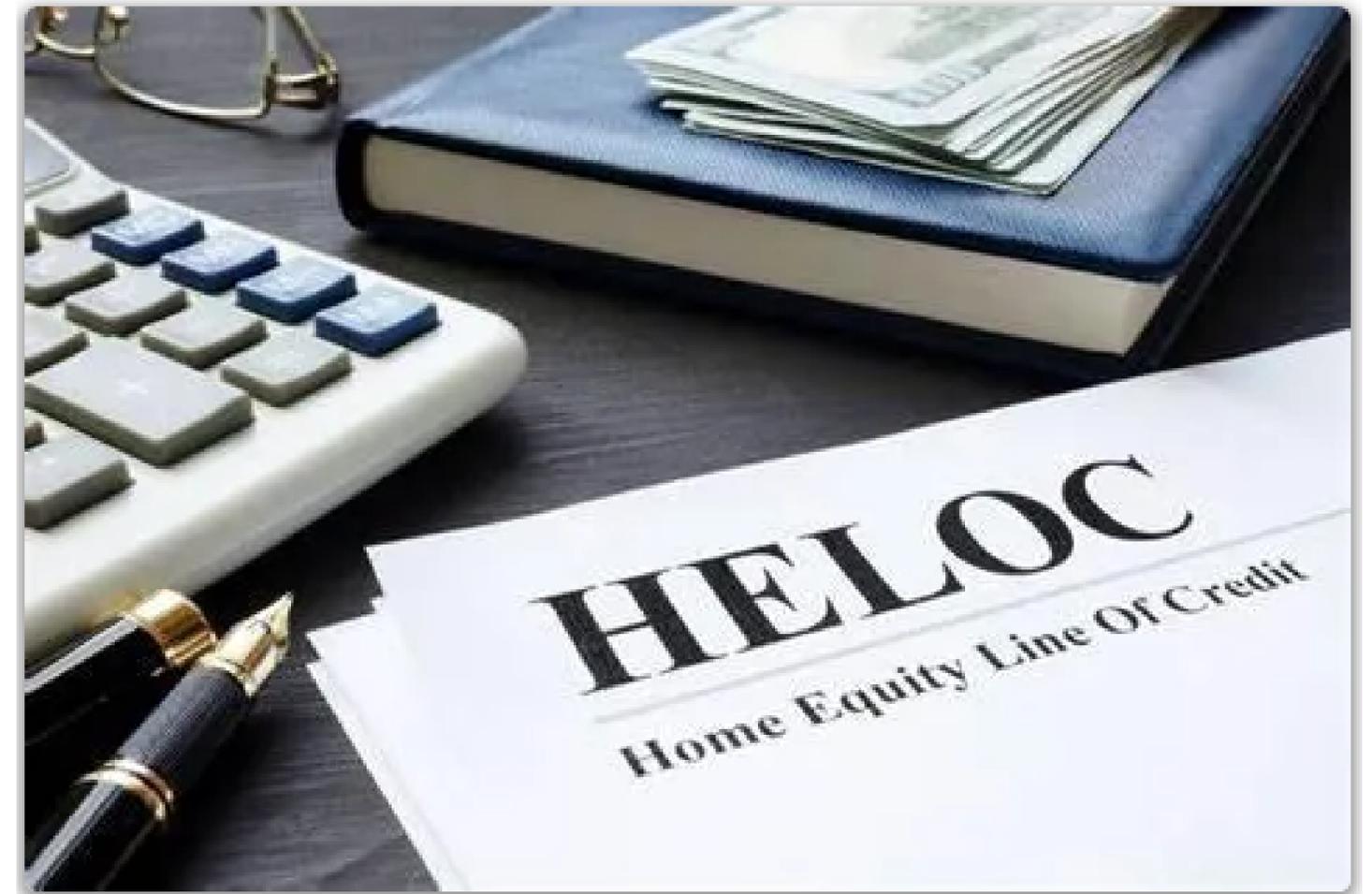
"ACCESS YOUR EQUITY"

PRIMARY | 2ND HOMES | INVESTMENT

HELOCS/HELOANS: 1 - 4 Units

Primary Residences | 2nd Homes | Investment Properties

- ✓ Up to 85% LTV | Up to \$750K Loan
(Primary, Second, Investment)
- ✓ Min Score 660 - 720
- ✓ Get Approved on a **12-24 Month P&L**
(2 Year Min. Business History | CPA/EA Letter)
- ✓ Full Income Documentation Allowed (Better Rates)
- ✓ 12-24 Month Bank Statements Allowed
- ✓ Max CLTV Exposure: Up to \$4 Million
- ✓ Non- Warrantable Condos Allowed
- ✓ TX: Investment Properties Only



- 100% Online | Pre-Qualified Within 5 Minutes
- **Fund In As Little As 5 Days**



360
NON-QM
LOANS

"COMMON SENSE LENDING"

DSCR: 1 - 4 Units

Debt Service Coverage Ratio Loans

- ✓ Finance up to 20 properties
- ✓ Loan amounts up to \$3.5M
- ✓ Eligible for short-term and long-term rentals
- ✓ Low reserves requirement (as little as 3 months)
- ✓ Can be closed in an LLC (Limited Liability Company)
- ✓ Non-Permanent Resident Aliens/Visa Holders
- ✓ Foreign Nationals Allowed Up To 75% LTV
- ✓ Down to .80 DSCR Allowed
- ✓ *First Time Investors Allowed
- ✓ *Experience Not Required
- ✓ Prepay Options 0 - 5 Years
- ✓ Recourse / Non-Recourse
- ✓ Blanket / Portfolio Loans Ok
- ✓ No Sourcing or Seasoning Funds

This is a great opportunity for those looking to get started with rental properties, as well as those looking to grow.



- 9.6 Days - Avg. Close Time.
- Have Closed In < 5 Days (Complete Files)

DSCR: Mixed-Use | Multi-Family

Debt Service Coverage Ratio Loans

- ✓ Finance up to 200 Units
- ✓ \$250K Min - \$5M (higher on exception)
- ✓ Cash Out Refinance (70% LTV Max)
- ✓ Purchase / Rate Term Refinance (75% LTV Max)
- ✓ NOI and Gross Calculation Available Depending On Unit Count
- ✓ 5 - 20 Units Gross 1.1 DSCR Used
- ✓ Foreign Nationals Allowed
(70% Purchase | 60% Rate & Term/Cash Out)
- ✓ Recourse / Non-Recourse
- ✓ Blanket / Portfolio Loans Ok
- ✓ No Sourcing or Seasoning Funds
- ✓ Min. 500 Square Ft. Per Unit
(400 For NY Properties/Exceptions Possible)
- ✓ MAI Commercial Narrative Appraisal Only
- ✓ Rural Case by Case



DSCR: 5-10 Unit Gross DSCR

Debt Service Coverage Ratio Loans

- ✓ 1-1.15 Gross DSCR Calculation
- ✓ 5-10 unit residential properties
- ✓ 75% LTV Purchase/Rate and Term and 70% LTV Cash Out with 700 score
- ✓ 70% LTV Purchase/Rate and Term and 65% LTV Cash out with 680 score
- ✓ Min \$250k Loan Amount
- ✓ Min 50k value per unit
- ✓ Max 2 vacant Units using 90% of market rents for vacant units
- ✓ Rates Starting at 7.5%
- ✓ 0-5 year prepay
- ✓ Interest Only or Fully Amortizing



Fix-n-Flip | Reno

- ✓ Up to 85 AIV LTV, 75 ARV LTV and 90 LTC
- ✓ Min Score 660
- ✓ Up to \$5 million loan amounts
(Down to 75K (1-4 Unit), down to \$50k (SFR/Condo))
- ✓ Luxury Allowed
- ✓ No experienced allowed
- ✓ No Prepay Penalty
- ✓ Up to 50% LTV on Land
- ✓ Rates 8.99%-12.75% - 1 Net Origination
- ✓ Non-Dutch Interest Allowed
- ✓ Cash Out Refinance or Purchase
- ✓ Rural Case by Case
- ✓ Foreign Nationals Allowed with duly Formed LLC
- ✓ Recourse and Non-Recourse
- ✓ Blanket/Portfolio Loans Ok
- ✓ No Sourcing or Seasoning Funds

1 - 4 Residential Units & Condos



Mixed-Used and Multi-Family

- ✓ Up to 85 AIV LTV, 85ARV LTV and 80 LTC
- ✓ Min Score 660
- ✓ \$75K - \$10 Million
- ✓ Non-Dutch Interest Allowed
- ✓ Rates 9.99%-11.995% - 1-1.5 Net Origination
- ✓ Cash Out Refinance or Purchase
- ✓ Rural Case by Case
- ✓ Foreign Nationals Allowed with Duty Formed LLC
- ✓ Up to 50% LTV on Land
- ✓ Recourse / Non-Recourse
- ✓ Blanket/Portfolio Loans Ok
- ✓ No Sourcing or Seasoning Funds



Bridge | Fix-n-Flip | Reno

Expanded Guidelines: Seasoned Investors/Builders/Developers

✓ Key Features

- Loan amounts: \$50K - \$10MM
- 80% LTV
- Up to 100% Rehab Costs
- Stop paying for 2-6 month short-term construction loan points. Relieve pressure.

Property Types:

- NOO SFR
- NOO 2 - 4 Units
- California NOO up to 9 Units

Loan Structure:

- 12 Month Term | Interest Only Payments
- No Prepayment Penalty
- 1.00 - 2.50 Origination Points
- 9.75% - 12.25% Rates
- Business Purpose Loans: LLCs, Corps, LLPs, Trusts
- **Projects Must Be Completed**



* **Builders/Developers:** Construction loans expiring? Bridge loans create cash flow while you're waiting to sell your project(s).

Blanket | Portfolio DSCR Loans

1 - 4 Unit Properties Only

MAXIMUM LOAN AMOUNT: \$6,250,000.00 UP TO 80 LTV

- ✓ Min. Asset Value of \$100,000 per property included.
- ✓ Max Asset Value of \$1.5M per unit for each property included.
- ✓ Interest Only Available
- ✓ Property DSCR down to .75
- ✓ Loan DSCR down to 1
- ✓ Max 25 properties per blanket loan
- ✓ 0-5 year pre-payment penalties
- ✓ Rates start in the 6's on 30 year fixed rates.
- ✓ U.S. CITIZEN ONLY



Use Case: If you're maxed out at 10 Conventional Loans, this could allow you to cash out/refinance properties into a Corporation, replenishing your leverage for more Conventional Loans.

Bank Statement Loans

If you're self-employed, gathering income documents or tax transcripts for a mortgage application can be a real hassle. That's why we offer Bank Statement Loans – where you can simply provide bank statements to qualify for loans up to \$3.5M.

- ✓ Min FICO credit score of 620
- ✓ 12-24 Month Bank Statements
- ✓ Up to 85% (Primary Residence) | 80% Non-Owner Occ.
- ✓ No mortgage insurance required
- ✓ Available on primary, second home and investment properties
- ✓ As little as 6 months reserves required
- ✓ Up to 85% of gross deposits used as income
- ✓ CPA letter allowed for reducing expenses and increasing deposit income that can be used for qualifying income
- ✓ W2 to Self Employed < 2 years OK
- ✓ Foreign Nationals up to 75% | ITIN Loans
- ✓ 10 YR I/O - 30 YR Amortization (up to 80% LTV)



A VALUABLE LOAN
OPTION FOR THE SELF-
EMPLOYED

Use Case: You're self-employed and taxable income is not suffice for a loan. You can use deposits to supplement income, and/or be used for full consideration.

Asset Depletion Loans

- ✓ Non-retired and retired borrowers are eligible
- ✓ 100% of face value including stock, mutual funds, vested stock options, cash out proceeds, etc., regardless of borrower's age
- ✓ Not penalized on rates for leveraging your assets
- ✓ You can couple asset depletion income with other forms of income
- ✓ 75% maximum loan-to-value ratio (LTV)
- ✓ All occupancy and collateral types are allowed
- ✓ Funds are not pledged, and no required depository relationship
- ✓ Up to 50% debt-to-income ratio (for FICO scores >650)



Use Case: Increase qualifying income with money market, CDs, sale of personal asset(s), proceeds from liquidated stocks, retirement accounts, pensions, sale of real estate proceeds.

Delayed Financing

REFINANCE TO GET YOUR MONEY OUT OF YOUR HOME AND INTO YOUR SAVINGS

- ✓ Fannie Mae loans on primary residences are considered "cash-out". Max 85% LTV.
- ✓ Non-conventional loans, or Jumbo/Investor loans are "rate/term refinance" (Max 75% LTV)
- ✓ Refinance immediately after purchase.
- ✓ Close your loan in an average of 20 days.
- ✓ Free up your cash for other expenses or investments.
- ✓ Borrowers who purchased the subject property within the past six months are eligible if all requirements are met.
- ✓ Only borrower's direct funds are allowed. Gifted, borrowed, shared funds are ineligible.



Use Case: You leverage your "cash" to purchase a property. You have up to 6 months from the date of purchase closing. Use this cash to re-invest into other real estate assets.

Commercial Financing

MAXIMUM LOAN AMOUNT: \$2,000,000 UP TO 80 LTV

- ✓ Min. Loan of \$100,000
- ✓ Purchase, Cash Out, R/T Refinance
- ✓ 5-YR ARM, 15, 25, 30 YR Fixed
- ✓ Property DSCR down to 1.15x (Investor) 1.20x (Owner)
- ✓ Loan DSCR down to 1
- ✓ Max 25 properties per blanket loan
- ✓ Pre-pays: 5% for 10, 7, 5, or 3 Years Declining 5%, 4%, 3%, 2%, 1%
- ✓ Multifamily, Mixed-Use, Retail, Office, Light Industrial, Automotive, Mobile Home Park, Warehouse, Self-Storage, Restaurant/Bar, Daycare Center
- ✓ No rural properties
- ✓ Stabilized properties only (75% occupancy with no rehab or deferred maintenance)

Eligible States:

All except ID, HI, MI, MT, ND, NV, SD, VT, WV, WY



Note: 40+ Commercial lenders. These guidelines are not inclusive. Let me know your needs, goals, objectives, challenges, and I'll find the solution

An aerial view of a city skyline, likely New York City, featuring several prominent skyscrapers. The buildings are mostly glass and steel, with some showing construction cranes. The sky is a clear, light blue, and the water in the foreground is calm. The overall scene is bright and clear, suggesting a sunny day.

360
CONVENTIONAL
LOANS

“UNIQUE OPTIONS”

Expanded Loan Options

✓ **Temporary Rate Buy Downs** – 2/1 and 3/1 options available

The temporary rate buydown options can mean a much smaller mortgage payment for those beginning years, allowing you some breathing room for repairs, savings, and more.

✓ **0% Down Purchase** – Keep cash on hand for other expenses. Avg. 20-day closings.

✓ **3% Down Purchase** – Great product for first time home buyers looking for Conventional rates.

✓ **Conventional Loans** – 3% – 5% down options depending on whether you're a 1st time homebuyer.

✓ **New Construction Loans** – One time close loans. I/O payments until build completed. As little as 5% down. Minimum 700 FICO.

✓ Competitive Rates, Fast Closings, FICO Scores down to 620.

Multi-Family – 5% Down

THERE'S NO BETTER WAY TO HOUSE HACK YOUR WAY INTO A FUTURE INVESTMENT PROPERTY!

*Live in one of the units and rent out the others!
You can move out and rent in 1 year.*

- ✓ Min FICO credit score of 620
- ✓ No Upfront Mortgage Insurance Premium
- ✓ 0.29% (2 Units) - 0.67% (3-4 Units) Monthly Private Mortgage Insurance
- ✓ Available on Primary residence only
- ✓ As little as 6 months reserves required
- ✓ Loan Limits: Low - High-Cost Areas: \$981,500 - \$2,211,600



Typically, someone looking to buy a multi-family property as an owner-occupied residence would need to put down 15% – 25% to get a Conventional multi-family loan. Now Fannie Mae offers the 5% down loan.

[ACCESS] Investor Calculators

DSCR, Creative Finance, Subject To, and Rehab Calculators

DSCR Worksheet

Input Figures in Green Cells ONLY

BORROWER: Entity Name, if applicable LOAN # 0

GUARANTORS / BORROWERS: Borrower 1 Borrower 2

PROPERTY ADDRESS: Subject Property

PROPERTY & TRANSACTION DESCRIPTION: (P/R) of Investment (Property Type)

Purchase Price / Appraised Value: -
Loan Amount: -
LTV: #DIV/0!

Rate: 0.000% PROGRAM: -
Amortization (Months): 360 P&I: -

Gross Rental Income based on *Lesser* of Actual Rents and Market Rents per Appraisal *PER UNIT*:

| Unit # | Market | Actual | lease terms |
|---------|--------|--------|-------------|
| Unit #1 | - | - | - |
| Unit #2 | - | - | - |
| Unit #3 | - | - | - |
| Unit #4 | - | - | - |

Gross Monthly Rental Income = - Qualifying Gross Rental Income: -

ANNUAL MONTHLY

REHAB ESTIMATION TOOL

Detailed Estimate Checklist

Property Address: _____ Date: _____

Sq Ft: _____ Bed/Bath: _____ Foundation: _____ Lock Box: _____

ARV: 65% ARV Rehab - Total Project Cost: _____ Garage: _____

Purchase: _____

| Ref | Total Cost | QTY | Unit Cost | Unit | Item | Notes |
|-----------------|------------|-----|-----------|---------|---------------------------|-------|
| EXTERIOR | | | | | | |
| | \$0 | | \$70.00 | Hr | Demo: labor 3 workers | |
| | \$0 | | \$450.00 | Ea | Dumpster 30 yard | |
| | \$0 | | \$300.00 | Sq | Roof: labor and material | |
| | \$0 | | \$300.00 | Sq | Roof plywood + 2-3 Layers | |
| | \$0 | | \$275.00 | Ea | Windows | |
| | \$0 | | \$150.00 | Ea | Glass block | |
| | \$0 | | \$300.00 | Sq-A | Siding - vinyl | |
| | \$0 | | \$2.00 | Sq Ft-H | Siding - paint | |
| | \$0 | | \$3.00 | LFT | Gutters | |
| | \$0 | | \$800.00 | Ea | Exterior door - total set | |
| | \$0 | | \$350.00 | Ea | - Exterior door | |
| | \$0 | | \$100.00 | Ea | - Exterior lock-set | |
| | \$0 | | \$200.00 | Ea | - Exterior storm door | |

Subject-To Financial Analysis

Total Deal Score: 0.0 <--- AUTO CALCULATED *Green cells = formulas (do NOT override)

PROPERTY ADDRESS: [ENTER PROPERTY ADDRESS HERE]

| Score | LOCATION (CLASS) |
|-------|------------------|
| | A to D |

| UNIT MIX LONG-TERM | | | |
|--------------------|-------|------|------------|
| Mix | Units | Rate | Month |
| studio | 0 | \$0 | \$0 |
| 1 bdrm | 0 | \$0 | \$0 |
| 2 bdrm | 0 | \$0 | \$0 |
| 3 bdrm | 0 | \$0 | \$0 |
| 4 bdrm | 0 | \$0 | \$0 |
| 5 bdrm | 0 | \$0 | \$0 |
| TOTAL | | | \$0 |

| UNIT MIX OVERNIGHT | | | | | |
|--------------------|-------|-----|-----------|------------|------------|
| Mix | Units | ADR | Occupancy | Daily | Monthly |
| studio | 0 | \$0 | 60% | \$0 | \$0 |
| 1 bdrm | 0 | \$0 | 60% | \$0 | \$0 |
| 2 bdrm | 0 | \$0 | 60% | \$0 | \$0 |
| 3 bdrm | 0 | \$0 | 60% | \$0 | \$0 |
| 4 bdrm | 0 | \$0 | 60% | \$0 | \$0 |
| 5 bdrm | 0 | \$0 | 60% | \$0 | \$0 |
| TOTAL | | | | \$0 | \$0 |

| SUBJECT-TO PURCHASE | | RENT ANALYSIS | |
|---------------------------|-------------|-----------------------|----------------|
| SubTo Loan Balance | \$0 | Gross Rent | \$0 |
| Reinstatement/legal | \$0 | Management Fee | \$0.00 #DIV/0! |
| Commissions | \$0 | Maintenance Reserve | \$0.00 #DIV/0! |
| Closing Fees | \$0 | Insurance | \$0.00 #DIV/0! |
| Assignment fee | \$0 | Property Taxes | \$0.00 #DIV/0! |
| Cash to seller | \$0 | Vacancy Reserve | \$0.00 #DIV/0! |
| Improvements (rehab) | \$0 | Gas | \$0.00 #DIV/0! |
| TC | \$0 | Electric | \$0.00 #DIV/0! |
| Total Acquisition | \$0 | Water/Sewer/Trash | \$0.00 #DIV/0! |
| 2nd Position Seller Carry | \$0 | Landscaping/Snow | \$0.00 #DIV/0! |
| Entry Fee (Cash) | \$0 #DIV/0! | Cleaning | \$0.00 #DIV/0! |
| | | Cable/Internet | \$0.00 #DIV/0! |
| | | Pool/spa | \$0.00 #DIV/0! |
| | | HOA | \$0.00 #DIV/0! |
| | | Registrations | \$0.00 #DIV/0! |
| | | Advertising | \$0.00 #DIV/0! |
| | | Other | \$0.00 #DIV/0! |
| | | Misc. Expenses | \$0.00 #DIV/0! |
| | | Net Operating Income: | \$0 #DIV/0! |
| | | Annual NOI | \$0 |

| DEBT SERVICE | | CASHFLOW ANALYSIS | |
|--------------------------|---------|----------------------|---------|
| SubTo Loan Balance | \$0 | Net Operating Income | \$0 |
| interest rate | | Debt Service | #DIV/0! |
| amortization (years) | | Net Income | #DIV/0! |
| years remaining | | | |
| balloon payment (years) | | | |
| start date loan takeover | | | |
| monthly pymt (PI) | #DIV/0! | | |
| 2nd Position Loan | \$0 | | |
| interest rate | | | |
| amortization (years) | | | |
| years remaining | | | |
| balloon payment (years) | | | |
| start date loan takeover | | | |

10 Steps To Wholesale A Creative Financing Property:
 Step 1: Confirm seller willing to consider creative
 Step 2: Determine the NOI
 Step 3: Determine the loan structure and debt service

CREATIVE OFFER CALCULATOR

Purchase Price: \$ 214,000
 Down Payment: \$ 11,000 5.1% (Keep below 15%)

Mortgage Info:
 Loan Amount: \$203,000
 Annual Interest Rate: 5.00%
 Term Length (in Years): 30
 First Payment Date: 1/15/2023
 Monthly Payment: \$1,089.75

Interest-Only Loan:
 Loan Amount: \$ 170,000
 Interest Rate: 4.00%
 Monthly Pmt: \$566.67

| Balloon Balances | | | | |
|---------------------|-------------|-------------|--------------|--------------|
| At end of Year ... | 7 | 6 | 12 | 29 |
| Date | 12/15/2029 | 12/15/2028 | 12/15/2034 | 12/15/2051 |
| Interest Paid | \$67,067.20 | \$58,030.53 | \$108,930.16 | \$188,961.85 |
| Principal Paid | \$23,102.39 | \$19,128.74 | \$46,236.33 | \$186,166.42 |
| Outstanding Balance | ##### | ##### | \$155,006.46 | \$12,729.59 |

| Payment Schedule | | | | | | |
|------------------|--------------|------|-----------------|----------|-----------|---------------------------|
| No. | Payment Date | Year | Monthly Payment | Interest | Principal | Balance (Balloon Payment) |
| 0 | | | | | | \$203,000.00 |
| 1 | 1/15/2023 | | \$1,089.75 | \$845.83 | \$243.91 | \$202,756.09 |
| 2 | 2/15/2023 | | \$1,089.75 | \$844.82 | \$244.93 | \$202,511.15 |
| 3 | 3/15/2023 | | \$1,089.75 | \$843.80 | \$245.95 | \$202,265.20 |
| 4 | 4/15/2023 | | \$1,089.75 | \$842.77 | \$246.98 | \$202,018.23 |
| 5 | 5/15/2023 | | \$1,089.75 | \$841.74 | \$248.01 | \$201,770.22 |
| 6 | 6/15/2023 | | \$1,089.75 | \$840.71 | \$249.04 | \$201,521.18 |
| 7 | 7/15/2023 | | \$1,089.75 | \$839.67 | \$250.08 | \$201,271.11 |
| 8 | 8/15/2023 | | \$1,089.75 | \$838.63 | \$251.12 | \$201,019.99 |
| 9 | 9/15/2023 | | \$1,089.75 | \$837.58 | \$252.16 | \$200,767.82 |
| 10 | 10/15/2023 | | \$1,089.75 | \$836.53 | \$253.22 | \$200,514.61 |
| 11 | 11/15/2023 | | \$1,089.75 | \$835.48 | \$254.27 | \$200,260.34 |
| 12 | 12/15/2023 | 1 | \$1,089.75 | \$834.42 | \$255.33 | \$200,005.01 |
| 13 | 1/15/2024 | | \$1,089.75 | \$833.35 | \$256.39 | \$199,748.61 |
| 14 | 2/15/2024 | | \$1,089.75 | \$832.29 | \$257.46 | \$199,491.15 |
| 15 | 3/15/2024 | | \$1,089.75 | \$831.21 | \$258.53 | \$199,232.62 |
| 16 | 4/15/2024 | | \$1,089.75 | \$830.14 | \$259.61 | \$198,973.01 |
| 17 | 5/15/2024 | | \$1,089.75 | \$829.05 | \$260.69 | \$198,712.31 |
| 18 | 6/15/2024 | | \$1,089.75 | \$827.97 | \$261.78 | \$198,450.53 |
| 19 | 7/15/2024 | | \$1,089.75 | \$826.88 | \$262.87 | \$198,187.66 |
| 20 | 8/15/2024 | | \$1,089.75 | \$825.78 | \$263.97 | \$197,923.70 |
| 21 | 9/15/2024 | | \$1,089.75 | \$824.68 | \$265.07 | \$197,658.63 |
| 22 | 10/15/2024 | | \$1,089.75 | \$823.58 | \$266.17 | \$197,392.46 |
| 23 | 11/15/2024 | | \$1,089.75 | \$822.47 | \$267.28 | \$197,125.18 |
| 24 | 12/15/2024 | 2 | \$1,089.75 | \$821.35 | \$268.39 | \$196,856.79 |

SELLER FINANCE

Seller Carryback Terms

Seller Equity: \$214,000
 Down Payment: \$11,000

Loan Amt: \$203,000
 Int rate: 5.00%

Balloon Due (yrs): 5
 Interest Paid: \$48,797.20
 Principal Paid: \$16,587.67
 Balloon Payment: \$186,412.33

Downpayment: \$11,000.00
 + Interest: \$48,797.20
 + Principal: \$203,000.00
 = TOTAL PAID: \$262,797.20

Monthly Pmt: \$1,089.75

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NOVUS HOME MORTGAGE NMLS ID #423065

Real Estate Investors



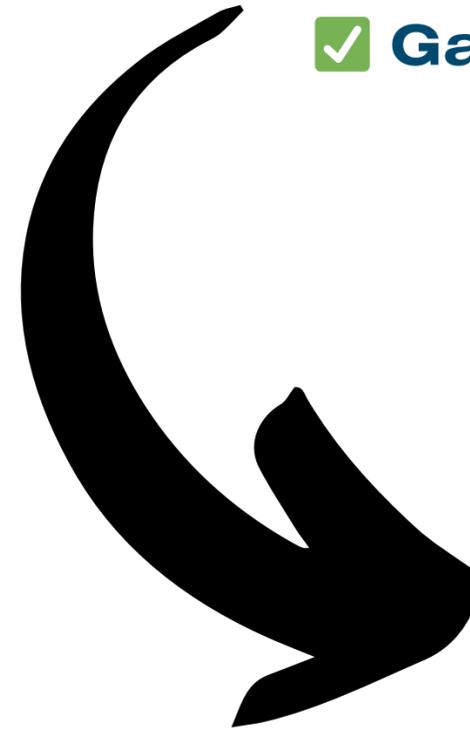
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- ✓ **Address Further Questions**
- ✓ **Explore All Lending Options**
- ✓ **Think Tank and Execute a Plan**
- ✓ **Gather Documents For Financing**



MATHEW YATES

SR. MORTGAGE BANKER

MATT.YATES@NOVUSHOMEMORTGAGE.COM

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NOVUS
HOME MORTGAGE

Novus Home Mortgage, a division of Ixonia Bank is an Equal Housing Lender. We are headquartered at 20225 Water Tower Blvd. Suite 400, Brookfield, WI 53045. Toll free (844) 337-2548. NMLS No. 423065 (www.nmlsconsumeraccess.org).

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