

*Wiseman Capital Group*

<b>LOAN LIMITS</b>	<b>\$200,000 - \$5,000,000</b>
<b>PROPERTY TYPES</b>	<ul style="list-style-type: none"> <li>• Automobile Dealerships</li> <li>• Automotive Service and Repair</li> <li>• Assisted Living Facilities</li> <li>• Grocery Stores and Markets</li> <li>• Educational / Day Care</li> <li>• Funeral Homes</li> <li>• Restaurants</li> <li>• Properties with excess land</li> </ul>
<b>LOAN TYPES</b>	<ul style="list-style-type: none"> <li>• Purchase</li> <li>• Refinance</li> <li>• Cash Out Refinance</li> </ul>
<b>MAX LTV</b>	<ul style="list-style-type: none"> <li>• 90% Owner Occupied Purchases (SBA 504)</li> <li>• 60% Purchase (Non-SBA, up to 90% CLTV)</li> <li>• 60% Refinance / 55% Cash Out Refinance</li> </ul>
<b>LOAN TERMS</b>	<ul style="list-style-type: none"> <li>• 25 years fully amortized</li> <li>• 20 years fully amortized</li> </ul>
<b>MIN FICO</b>	<ul style="list-style-type: none"> <li>• 650</li> </ul>
<b>AVAILABLE PROGRAMS</b>	<ul style="list-style-type: none"> <li>• 1 YR Fixed</li> <li>• 3 YR Fixed</li> <li>• 5 YR Fixed</li> <li>• SBA 504</li> <li>• Quarterly Adjustable</li> </ul>
<b>THE WCG DIFFERENCE</b>	<ul style="list-style-type: none"> <li>• 1 Point Origination On Most Files</li> <li>• No Balloon Payment</li> <li>• Referral source 100% protected</li> <li>• Flexible Underwriting</li> <li>• Quick Closings</li> <li>• Simple Documentation</li> <li>• Rate locks on fixed rates available at no cost</li> </ul>