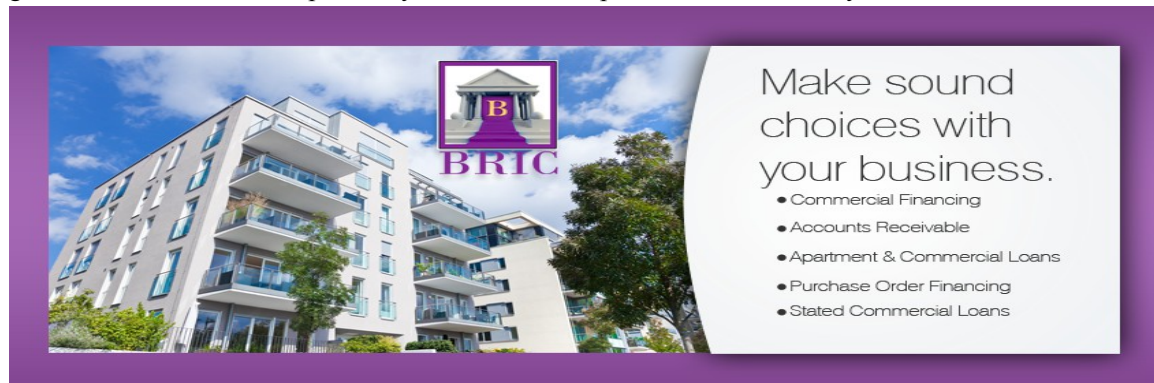


BRIC LLC Lending Guidelines

Light Doc Loans **CALL US AT (800) 915-7133**

With our objective strategy and common sense underwriting approach, we aim to help you capitalize on the growing opportunities in our small balance commercial niche. BRIC LLC'S flexible lending guidelines were created to provide you with the best possible solutions for your borrowers.

A graphic with a purple border. On the left is a photograph of a modern multi-story apartment building with blue balconies. In the center is the BRIC logo, which features a stylized 'B' inside a purple square with the word 'BRIC' below it. On the right, white text reads 'Make sound choices with your business.' followed by a bulleted list of services: Commercial Financing, Accounts Receivable, Apartment & Commercial Loans, Purchase Order Financing, and Stated Commercial Loans.

Make sound choices with your business.

- Commercial Financing
- Accounts Receivable
- Apartment & Commercial Loans
- Purchase Order Financing
- Stated Commercial Loans

NO REHABS OR PRIMARY RESIDENCE

Simple to submit. Simple to qualify. Simple to close.

LTV: Up to 70%

Loan Amounts \$200,000 to \$5,000,000

Loan Purpose • Purchase

- Refinance (rate/term & cash-out)

Fixed Period 3 & 5 year options

Minimum FICO 600 Middle Score

Pricing Rates starting as low as 6.99%

Term 30 year fully amortizing / 30 year loan

Prepayment Penalty Equal to the fixed period

The BRIC Advantage

- Simple loan documents
- No loan committees
- Common sense underwriting
- Permanent financing, NO balloons
- Quick Closings – 20-45 days!

Visit our website at www.thebric.net

Leave us an Inquiry and we will get right back to you!

Multi-Family Loans

BRIC LLC provides multifamily loan financings for properties ranging from \$200,000 to \$5 million. We finance multifamily loans throughout the US, and specialize in both purchase and refinance transactions.

Advantages of BRIC LLC's multifamily loan finance program include:

Multifamily loan LTV's up to 85%

Loan terms up to 30 years

Flexible multifamily loan amortization rates

Potential for non-recourse multifamily loans

Low/no pre-pay penalties

Financing for mixed-use properties

Potential for assumable financing