

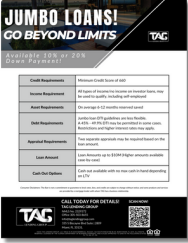







TAG LENDING GROUP LOAN PROGRAMS





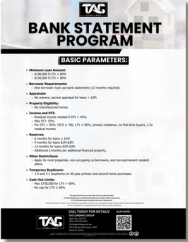

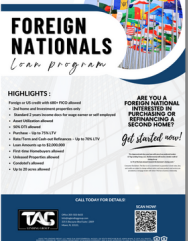



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DOWNLOADABLE FLYER	PROGRAM	DESCRIPTION	AMMORTIZATION	NOTE RATE	APR	DISCOUNT POINTS	SCAN TO DOWNLOAD FLYER
	CONVENTIONAL	<ul style="list-style-type: none"> Can be used for primary, secondary, and investment properties. More flexibility in loan terms and structures. No upfront funding fee required. Potentially lower interest rates for borrowers with excellent credit. No property location restrictions. Higher loan limits compared to FHA and USDA loans. 	30-Year	6.375%	6.625%	Charging 1.5% In Discount Points	
	JUMBO 20% DOWN PAYMENT	<ul style="list-style-type: none"> Can finance high-value properties. No private mortgage insurance (PMI) required. Flexible terms and loan structures. Potential for competitive interest rates. Opportunity to invest in luxury real estate. Can be used for primary, secondary, or investment properties. 	30-Year	6.375%	6.625%	Charging 1.5% In Discount Points	
	JUMBO 10% DOWN PAYMENT	<ul style="list-style-type: none"> Can be used for primary, secondary, or investment properties. 	30-Year	7.875%	8.5%	Charging 1.5% In Discount Points	
	FHA	<ul style="list-style-type: none"> Down payments as low as 3.5%. Accessible to borrowers with credit scores starting at 580. Higher debt-to-income ratios allowed. Loans are assumable by home buyers. Sellers, builders, or lenders can cover closing costs. 	30-Year	5.875%	6.5%	Charging 1.5% In Discount Points	
	VA	<ul style="list-style-type: none"> No down payment is required. No private mortgage insurance (PMI). Competitive interest rates. Flexible credit requirements. No prepayment penalties. Assumable loan options. 	30-Year	5.7%	6.375%	Charging 1.5% In Discount Points	



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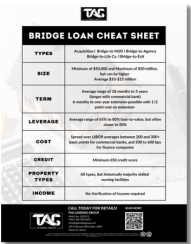







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	0% DOWN PROGRAM	<ul style="list-style-type: none"> For very-low-income borrowers whose qualifying income is at or below 50% AMI (VLIP borrowers), they will receive a \$2,500 credit as part of the 3% assistance. This credit does not need to be repaid by the borrower and lowers their debt obligation from the second lien. 620+ FICO and LTV must be equal to or greater than 95% LTV, up to 97%. 	30-Year	6.875%	7.375%	Charging 1.5% In Discount Points	
	DSCR	<ul style="list-style-type: none"> Loan Amounts up to \$6 Million Up to 75%-80% CLTV No income or employment verification 	30-Year	7.875%	8.5%	Charging 1.5% In Discount Points	
	BANK STATEMENT PROGRAM 20% DOWN PAYMENT	<ul style="list-style-type: none"> Suitable for self-employed with fluctuating income. Qualify based on bank statements, not tax returns. Faster approval process than traditional loans. Flexibility for unique financial situations. Opportunity for non-traditional income sources. Helps overcome challenges of strict income documentation. 	30-YEAR	7.75%	8.5%	Charging 1.5% In Discount Points	
	FOREIGN NATIONAL PROGRAM	<ul style="list-style-type: none"> Access to financing for non-U.S. citizens purchasing property in the U.S. Opportunity to invest in U.S. real estate market. Potential for higher loan amounts. Diversification of investment portfolio. Flexibility in loan terms to suit international borrowers. Possibility of generating rental income or capital appreciation. 	30-YEAR	5.75%	6.375%	Charging 1.5% In Discount Points	
	NO INCOME, NO RATIO PROGRAM	<ul style="list-style-type: none"> Loan Amounts up to \$2,000,000 FICO scores as low as 660 for Purchase, Rate and Term, and Cash Out Refinance Debt-to-Income (DTI) calculation not required for Primary homes, Second homes, and Investment properties 	30-YEAR	10.5%	10.875%	Charging 1.5% In Discount Points	













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	PROFIT LOSS PROGRAM	<ul style="list-style-type: none"> Applicable for all types of occupancy Not applicable for First-Time Home Buyers (FTHB) Applicable Property Types: Single-Family Residence (SFR), Condominium, Townhome (No rural properties or units) 	30-Year	9.375%	9.625%	Charging 1.5% In Discount Points	
	BRIDGE LOAN	<ul style="list-style-type: none"> No Verification of Income required Minimum of \$50,000 and Maximum of \$50 million, but can be higher Average \$10-\$15 million 	24 MONTHS	10.5%	10.875%	Charging 1.5% In Discount Points	
	BUY BEFORE YOU SELL BRIDGE LOAN	<ul style="list-style-type: none"> Unlock equity from your home with ease Make a strong offer on your new home without a home sale contingency — and avoid moving twice. 	18 MONTHS	2.4%	2.4%	No Discount Points	
	PIGGYBACK/ HELOC LOAN	<ul style="list-style-type: none"> Involves two simultaneous loans. First loan covers 80% of home's price. Second (HELOC) covers remaining 20% or acts as a line of credit. 					
	USDA LOAN	<ul style="list-style-type: none"> No down payment required. Must be in eligible rural or suburban areas. Income limits apply based on location and household size. 					

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	PRIVATE MONEY LOAN	<ul style="list-style-type: none"> Faster approval process compared to traditional loans. Flexible eligibility criteria, accommodating borrowers with poor credit. 					
	NON-WARRANTABLE CONDO	<ul style="list-style-type: none"> Access to financing for condos that don't meet standard lender guidelines. Opportunity to purchase unique or non-traditional condo properties. 					
	CONSTRUCTION FINANCING	<ul style="list-style-type: none"> Rates: 11.9% Close in 48 hours 1% Origination Fee to Easy Street Capital 					
	HOMEREADY LOAN PROGRAM	<ul style="list-style-type: none"> \$5,000 grant Flexible income limits Minimum FICO score required: 620 					
	DOCTOR'S LOAN PROGRAM	<ul style="list-style-type: none"> Loan-to-Value (LTV): Up to 97% Minimum Credit Score: 620 Debt-to-Income Ratio (DTI): Up to 50% 1% Towards Closing Costs/Rate Buydown (1% Giveback Program) 					

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	COMMERCIAL LOAN	<ul style="list-style-type: none"> • Access to funds for business expansion or real estate investment. • Higher loan amounts than residential mortgages. • Potential tax benefits, like interest deductions. 					
	1%GIVEBACK PROGRAM	<ul style="list-style-type: none"> • TLG will give up to 1% towards borrower(s) closing costs or any potential rate buy down • Lender credit will be derived from premium pricing 					
	HOMETOWN HEROES PROGRAM	<ul style="list-style-type: none"> • Florida Hometown Heroes allows borrowers to receive up to 5% of the loan amount (capped at \$10,000 min-\$35,000 max) in down payment and closing cost assistance 					