

## FUNDING PROGRAM

A sample of the general terms of a loan from BlueWater Funding is outlined below:

LOAN AMOUNT	From \$250,000 to \$5,000,000 *From \$100,000 in the DC Metro Area
BORROWING ENTITY	Single asset, bankruptcy remote entity
TERM	1 to 3 years, extensions available
RATE	Starting at 13%
LOAN FEE	3-6% of loan amount
AMORTIZATION	Generally interest only
COLLATERAL	First Mortgage
PROPERTY TYPE	Multi-family Office Retail Shopping Centers Industrial Warehouse Mixed Use Hotel/Motel Marinas Self Storage Special Purpose
RECOURSE	There will always be some recourse
GOOD FAITH DEPOSIT	\$1,500-\$15,000 to pay third party costs, balance of unused deposit credited to closing costs or refunded to borrower
PREPAYMENT	Allowed in full without penalty
FINANCIAL RATIOS	Loan-to-value up to 65%* *to 70% in Washington, DC Metro area
COSTS	Borrower is responsible for all legal charges, closing costs, and other out-of-pocket expenses
BROKERS	Brokers are welcome and protected
SPECIAL FEATURES	BlueWater Funding, LLC provides short term, bridge financing to allow borrowers to take advantage of special situations, where a quick closing is required or where conventional financing is unavailable.