

Equity Secured Capital

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Lender Rate Sheet

<u>Term</u>	<u>Fixed Rate (annual)</u>	<u>Points</u>
3-month	11.00%	1.00
6-month	12.50%	1.00
12-month	13.50%	1.00

- No prepayment penalty

- Interest-only monthly payments
(Option to capitalize interest may apply)

- Loan extension option terms:
At maturity, pay 1.00 point for loan extension equal to original term.

Texas Direct Private Lender Since 1990