

## *Equity Secured Capital*

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### **Lender Rate Sheet**

<u>Term</u>	<u>Fixed Rate (annual)</u>	<u>Points</u>
3-month	10.00%	1.5
6-month	12.00%	2.0
12-month	13.75%	2.0

- Custom terms available
- No prepayment penalty
- Interest-only monthly payments  
(Option to capitalize interest may apply)
- Loan extension option terms:

At maturity, pay same as original points for loan extension equal to original term. Fixed rate adjusts to WSJ Prime +1.50%, +3.50%, or +5.25% for 3, 6, or 12-month term respectively. Floor is original rate.

### **Texas Direct Private Lender Since 1990**