



1ST TRUST DEEDS

LTV	650+	600-649
<50	6.50%	7.50%
50-54.99	7.50%	8.00%
55-59.99	8.00%	8.50%
60-64.99	8.50%	9.00%
65-70	9.00%	N/A

2ND TRUST DEEDS

LTV	650+	600-649
<50	9.00%	9.50%
50-54.99	9.50%	10.00%
55-59.99	10.00%	10.50%
60-64.99	10.50%	11.00%
65-70	11.00%	N/A

LENDER ORIGINATION FEES

Loan Amounts	1 ST	2 ND
\$30,000 - \$249,999	2.50 Points	3.50 Points
\$250,000 - \$499,999	2.00 Points	3.00 Points
\$500,000 - \$1,000,000	1.50 Points	2.50 Points
Processing Fee	\$1,195.00	\$1,195.00

Borrower pays for all third party fees including but not limited to: loan documents, credit report, background check, appraisal or BPO, title, escrow, notary, wire fees, etc.

Broker cannot charge origination fees greater than what White Oak charges.

Property types include: non-owner residential, commercial, retail, industrial, hospitality, multi-family, mixed use, and office.

Terms: 6 months to 24 months

Prepayment Penalty: minimum 4 months interest

Prepaid Interest: case by case basis

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White Oak Holdings, Inc. is licensed under the DRE#02088263. Origination fees and other fees may apply. This is not an offer to lend. Any financing will be subject to a credit evaluation, approval of the subject property, and other restrictions. Funding window begins once all due diligence documents are submitted and requires clear title. Terms and conditions are subject to change. To qualify, a borrower must meet our underwriting requirements. Not all borrowers receive the lowest rate. To qualify for the lowest rate, you must meet certain conditions. Your actual rate will depend on a variety of factors. Rates and Terms are subject to change at anytime without notice.