



LJL Funding, LLC

Rates and Term Sheet

Residential ONLY - (1 – 4)

Refinance: *UP to 65%, LTV based on LJL's Review of Property Value*

Purchase: *UP to 65% LTV based on LJL's Review of Property Value*

- *No FICO Requirement*
- *BK's and Foreclosures O.K.*
- *1st Trust Deeds Only*

Rates: *Owner Occupied 8.99% - 10.99% (Full Doc)*
Non Owner Occupied 9.99% – 11.99% (Full Doc or Stated with Verifiable Income)

Term: *30 Year Amortization (5/25 Term)*

Costs: *3.0% Funding Fee*

\$995 Underwriting and Administration Fee

Prepayment Penalty: *2 years*

Lending Area: **CA, AZ, WA, OR, UT, FL, HI, CO**

- ✦ *LJL does not do high cost loans; final APR will be determined by the loan costs and the interest rate in accordance with applicable laws.*