

Loan Staging			Assessed Value for Billing	All	Loan Staging Parameters	Amount	AP	LT	Loan to Value	Loan Yield (APR)	Loan Yield (APY)	Loan Yield (IRR)
Category	Value	% of Total	Amount	AP	APY	APY	AP	LT	Loan to Value	Loan Yield (APR)	Loan Yield (APY)	Loan Yield (IRR)
Owner's Equity Portfolio / 100% LTV	4,000,000	100%	4,000,000	10.00%	10.00%	10.00%	10.00%	1.00	100%	10.00%	10.00%	10.00%
Property Value / 25% of LTV	1,000,000	25%	1,000,000	10.00%	10.00%	10.00%	10.00%	1.00	100%	10.00%	10.00%	10.00%

Capital Structure Summary																		
Line	Rate	Requested Amount	AP	APY	Loan Terms								Billing Parameters					
					AP	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY
1	40	4,000,000	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
2	40	1,000,000	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%

Capital Structure Calculations																		
Line	Rate	APY	APY	In-Origination							In-Billing							
				APY	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY	
1	40	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
2	40	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%

Property Summary																		
Property	Property Type	AP	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY	APY
Green Building	Multi-Family	1,000,000	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
Central Avenue Plaza 1	Office/Strip	1,000,000	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%

# Real Estate Flipping Spreadsheet

**Robert R. Redfield**



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