



Conditional Loan Approval

Since 2004, thousands of clients have chosen VMC as a trusted source for their financing needs

Broker:	Future Point Capital LLC	Date:	June 26, 2018
Broker/Agent:	Rodney Waterman	Applicant:	Robert Charles Beretics
Phone:	(901) 896-2800	Loan #:	6723020632
Email:	rodney.waterman@futurepointcapital.com	AE:	Jonah Belgrini

RE: The real property located at: 1544 East Market Street, Akron, OH, 44305

With respect to the above mentioned loan request, we are pleased to inform you that we have accepted your application and have conditionally approved your loan subject to the following terms:

Loan Request:	A new first lien in the amount of \$188,300
Property Type:	Automotive
Term:	360 Month Term & Amortization
Fixed Rate Period:	3 years
Adjustable Rate Period:	27 years
Interest Rate:	9.740% during the Fixed Rate Period, adjustable after the Fixed Rate Period
Adjustable Interest Rate:	WSJ Prime (index) + 5.00% (margin) during the Adjustable Rate Period
Rate Adjustment Caps:	Maximum 2.00% on the first rate adjustment, 1.00% every 6 months thereafter
Lifetime Limits:	The Interest Rate during the Adjustable Rate Period will never be below 9.74% or above 15.74%
Prepayment Penalty:	Equal to 5.00% of the amount paid in full during the first 3 year(s) of the loan
Rate Buydown:	None
Prepay Buydown:	None
Broker Fee:	Per borrower agreement with Future Point Capital LLC
Loan Costs:	\$2,995 Underwriting Fee + \$600 Loan Doc Fee paid at closing + \$1,395 appraisal fee + Environmental Fee between \$1,417 to \$2,193 paid at closing
Deal Summary:	Automotive

These loan terms are subject to Velocity Mortgage Capital's underwriting, appraisal review, and quality control standards. A personal guarantee is required. Velocity Mortgage Capital impounds for taxes and insurance. We pride ourselves on exceptional customer service and look forward to a mutually beneficial relationship.

By: Robert Charles Beretics

Date

It is further understood that the execution of this document by Robert Charles Beretics is a request to Velocity Mortgage Capital to commence its loan underwriting process. The decision to approve your loan application can only be made by Velocity Mortgage Capital's credit department upon completion of our internal underwriting process. The above mentioned loan terms do not represent a promise to lend. To the extent of any inconsistency or conflict between the loan terms set forth in the final documents and this letter, the loan documents shall supersede this letter and shall be binding. Final rate is not approved until final loan documents have been drawn. This letter supersedes any and all prior or contemporaneous discussions, representation, offers or statements, whether written or oral made by Velocity Mortgage Capital and is governed by the laws of the State of California.



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Broker:	Future Point Capital LLC	Date:	June 26, 2018
Broker/Agent:	Rodney Waterman	Applicant:	Robert Charles Beretics
Phone:	(901) 896-2800	Loan #:	6723020631
Email:	rodney.waterman@futurepointcapital.com	AE:	Jonah Belgrini

RE: The real property located at: 1532 East Market Street, Akron, OH, 44305-4239

With respect to the above mentioned loan request, we are pleased to inform you that we have accepted your application and have conditionally approved your loan subject to the following terms:

Loan Request:	A new first lien in the amount of \$118,300
Property Type:	Retail
Term:	360 Month Term & Amortization
Fixed Rate Period:	3 years
Adjustable Rate Period:	27 years
Interest Rate:	9.740% during the Fixed Rate Period, adjustable after the Fixed Rate Period
Adjustable Interest Rate:	WSJ Prime (index) + 5.00% (margin) during the Adjustable Rate Period
Rate Adjustment Caps:	Maximum 2.00% on the first rate adjustment, 1.00% every 6 months thereafter
Lifetime Limits:	The Interest Rate during the Adjustable Rate Period will never be below 9.74% or above 15.74%
Prepayment Penalty:	Equal to 5.00% of the amount paid in full during the first 3 year(s) of the loan
Rate Buydown:	None
Prepay Buydown:	None
Broker Fee:	Per borrower agreement with Future Point Capital LLC
Loan Costs:	\$2,995 Underwriting Fee + \$600 Loan Doc Fee paid at closing + \$1,395 appraisal fee + Environmental Fee between \$1,417 to \$2,193 paid at closing
Deal Summary:	Retail

These loan terms are subject to Velocity Mortgage Capital's underwriting, appraisal review, and quality control standards. A personal guarantee is required. Velocity Mortgage Capital impounds for taxes and insurance. We pride ourselves on exceptional customer service and look forward to a mutually beneficial relationship.

By: Robert Charles Beretics

Date

It is further understood that the execution of this document by Robert Charles Beretics is a request to Velocity Mortgage Capital to commence its loan underwriting process. The decision to approve your loan application can only be made by Velocity Mortgage Capital's credit department upon completion of our internal underwriting process. The above mentioned loan terms do not represent a promise to lend. To the extent of any inconsistency or conflict between the loan terms set forth in the final documents and this letter, the loan documents shall supersede this letter and shall be binding. Final rate is not approved until final loan documents have been drawn. This letter supersedes any and all prior or contemporaneous discussions, representation, offers or statements, whether written or oral made by Velocity Mortgage Capital and is governed by the laws of the State of California.



ANS FINANCIAL, LLC

Conditional Loan Approval

October 4, 2018

Borrower: Robert Beretics
Guarantors: Robert Beretics
Loan #: 6723025013

Subject Property

1532 East Market Street
Akron, OH, 44305-4239

Broker:

Rodney Waterman Future
Point Capital LLC
901-896-2800
rodney.waterman@futurepointcapital.com

Dear Robert:

You have been pre-approved for your "Commercial Mortgage" loan subject to verification of value by an approved appraiser and final lender underwriting review. The terms are as follows:

Program:	Lite Doc • A credit • Refinance • Automotive • Investment
Loan amount:	\$118,000.00 (up to 70% LTV)
Loan Term:	360 months
Fixed Term:	3 Year Hybrid
Interest Rate:	9.125%% during the Fixed Period, 6 month adjustable after the Fixed Rate Period
Adjustable Interest Rate:	= WSJ Prime (index) + 5.000% (margin) during the Adjustable Rate Period
Rate Adjustment Caps:	Maximum 2.000% on the first rate adjustment, 1.000% every 6 months thereafter during the Adjustable Rate Period
Lifetime Limits:	The Interest Rate during the Adjustable Rate Period will never be below 9.125% or above 15.125%
Broker Origination:	2.00%
Lender Fee:	1.00% + \$2,995.00 underwriting/closing
Pre-payment Penalty:	3 yrs. at 5% per yr.
Lock-Out:	NONE
P & I Payment:	\$960.09

This Conditional Approval in its entirety expires unless signed and received before 5:00 pm EST October 11, 2018. Rates are subject to change after offer expires.

- ANS Financial, LLC MUST receive 1st lien position
- Property MUST have a no less than value of 169,000.00
- Property MUST pass Zurich Environmental approval process

Normal closing costs including but not limited to title insurance, environmental insurance, closing attorney fee, underwriting fees, courier fees, processing fee, recording fees will be charged in addition, as well as any prepaid interest or escrows.

If you would like us to continue the due diligence on your loan, please sign this offer letter. You will receive a call from our underwriter to confirm all information pertaining to this file and our loan offer.

APPRAISAL: The real estate department will put the appraisal out to bid with one of our approved appraisers to get a combination of the fastest turnaround time and lowest cost. The estimated cost for this appraisal is \$1,395.00. See page 4 of CLA for instructions on how to pay for the appraisal.

This offer is based upon your credit as reported by our reporting agency & the value of the property as provided by you as of this date. At the time of closing, if the credit score drops or the property value is lower than originally stated, your rate and terms are subject to change. Always continue to make all of you required payments in a timely manner throughout this entire loan process. No applications for additional or alternative financing during the processing of your loan should be made that could materially affect your credit or this loan.

Initials 



ANS FINANCIAL, LLC

Conditional Loan Approval

October 4, 2018

Borrower: Robert Beretics
Guarantors: Robert Beretics
Loan #: 6723024969

Subject Property

1544 East Market Street
Akron, OH, 44305-4239

Broker:

Rodney Waterman Future
Point Capital LLC
901-896-2800
rodney.waterman@futurepointcapital.com

Dear Robert:

You have been pre-approved for your "Commercial Mortgage" loan subject to verification of value by an approved appraiser and final lender underwriting review. The terms are as follows:

Program:	Lite Doc • A credit • Refinance • Automotive • Investment
Loan amount:	\$175,000.00 (up to 70% LTV)
Loan Term:	360 months
Fixed Term:	3 Year Hybrid
Interest Rate:	9.125% during the Fixed Period, 6 month adjustable after the Fixed Rate Period
Adjustable Interest Rate:	= WSJ Prime (index) + 5.000% (margin) during the Adjustable Rate Period
Rate Adjustment Caps:	Maximum 2.000% on the first rate adjustment, 1.000% every 6 months thereafter during the Adjustable Rate Period
Lifetime Limits:	The Interest Rate during the Adjustable Rate Period will never be below 9.125% or above 15.125%
Broker Origination:	2.00%
Lender Fee:	1.00% + \$2,995.00 underwriting/closing
Pre-payment Penalty:	3 yrs. at 5% per yr.
Lock-Out:	NONE
P & I Payment:	\$1,423.86

This Conditional Approval in its entirety expires unless signed and received before 5:00 pm EST October 11, 2018. Rates are subject to change after offer expires.

- ANS Financial, LLC MUST receive 1st lien position
- If Borrower's Mid Fico drops below 700 the rate will increase by .5%
- Property MUST pass Zurich Environmental approval process

Normal closing costs including but not limited to title insurance, environmental insurance, closing attorney fee, underwriting fees, courier fees, processing fee, recording fees will be charged in addition, as well as any prepaid interest or escrows.

If you would like us to continue the due diligence on your loan, please sign this offer letter. You will receive a call from our underwriter to confirm all information pertaining to this file and our loan offer.

APPRAISAL: The real estate department will put the appraisal out to bid with one of our approved appraisers to get a combination of the fastest turnaround time and lowest cost. The estimated cost for this appraisal is \$1,395.00. See page 5 of CLA for instructions on how to pay for the appraisal.

This offer is based upon your credit as reported by our reporting agency & the value of the property as provided by you as of this date. At the time of closing, if the credit score drops or the property value is lower than originally stated, your rate and terms are subject to change. Always continue to make all of you required payments in a timely manner throughout this entire loan process. No applications for additional or alternative financing during the processing of your loan should be made that could materially affect your credit or this loan.

Initials 