

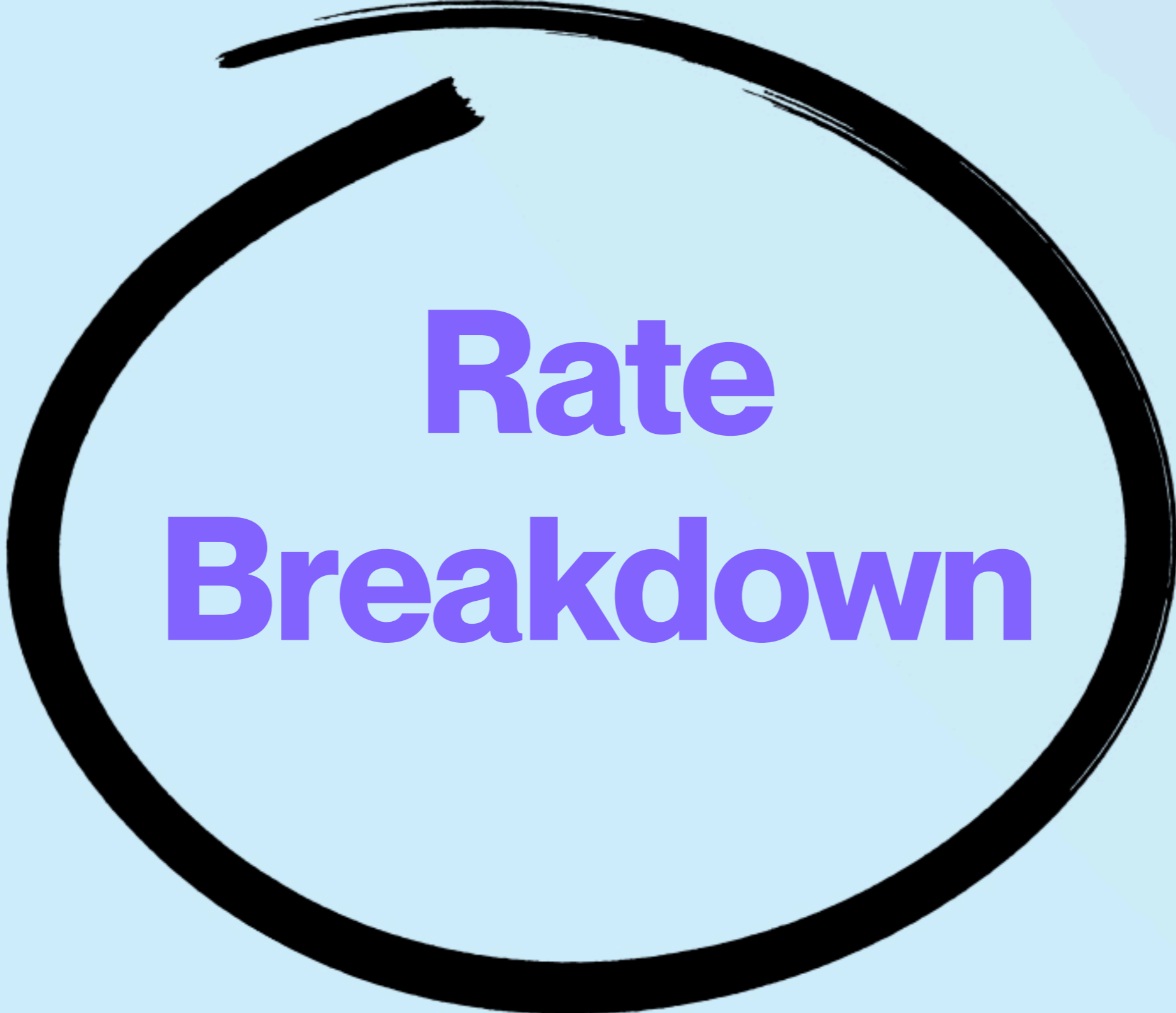
# LET'S TALK ABOUT RATE



Our rates are competitive with other alternative lenders  
BUT we don't stress test. **Let's break it down...**

**Client Profile:**

- Income:** \$200,000
- Employment:** Self-employed
- GDS/TDS:** 60/60
- FICO:** 700
- Term:** 2 years
- Amortization:** 35 years
- LTV:** 70%



**Other Lender:**

- RATE:** 5.49% + 2 (STRESS TEST)
- AMORTIZATION:** 30 YEARS
- QUALIFICATION AMOUNT:** \$1,326,837

**Glasslake Funding:**

- RATE:** 6.49% (NO STRESS TEST)
- AMORTIZATION:** 35 YEARS
- QUALIFICATION AMOUNT:** \$1,479,864

The Difference: With no stress test, you **qualify for more with Glasslake**