CULBERTSON HOLDINGS

Commercial real estate financing

FINANCING PROPOSAL

September 25, 2026

2376 Longhorn Street

Dallas, Texas

FOUR INDICATIVE LOAN STRUCTURES

	5 YEAR TERM OPTION 1	5 YEAR TERM OPTION 2	5 YEAR TERM OPTION 3	QUICK CLOSE DEBT FUND
Maximum LTV / LTC	75%	75%	65%	75%
Index / spread	SOFR + 225	SOFR + 250	5 YR UST + 250	Debt Fund
Estimated rate	**6.50%**	**6.65%**	**6.85%**	**8.99%**
Loan term	5 Years	5 Years	5 Years	12 Months
Amortization	30 Years	25 Years	Interest Only	Interest Only
Interest only	1 Yr	1 Yr	Full Term	Full Term
Prepayment	YM	None	YM	None
Recourse	Nonrecourse	Recourse	Nonrecourse	Recourse
Application deposit	TBD	—	TBD	TBD
Origination	1%	1%	1%	2%
Closing timeframe	60 Days or less	45 Days or less	45 Days or less	14 Days or less
Processing fee	$1,500	—	$1,500	$1,500

IMPORTANT TERMS & ASSUMPTIONS

Contingent upon final lender underwriting and market conditions.
Rate & term may change depending on final borrower and property underwriting approval.
Interest only periods may affect rate.

Culbertson Holdings, LLC

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Prepared for discussion