

Stress-Test Parameter Adjustments			
NOI Adjustment:	0.00%	Debt Service Adjustment:	0.00%
Cap. Rate Basis Adjustment:	0		
Loan-Portfolio Filter Parameters			
Purpose:	All	Property Type:	All
Industry:	0 :: All	Project Zip:	All
Collateral:	All	Loan Structure:	All
Product:	All	Risk Rating:	All
DSC Min:	1.25	LTV Max:	0.8



Stress Test Results for Individual Loan

Borrower Name	Loan #	Commitment	Outstanding	Capitalization Rate	NOI / Cash Flow	Annual Debt Service	Est Collateral Value	LTV	DSC	
Victorino Fielding	5302049973	\$600,000.00	\$600,000.00	Original	0.11	\$73,470.92	\$284,898.06	\$667,917.45	89.83%	0.26
				Adjusted	0.11	\$73,470.92	\$284,898.06	\$667,917.45	89.83%	0.26
Cole Hamels	6266902005	\$340,000.00	\$260,000.00	Original	0.11	\$45,985.24	\$89,932.35	\$418,047.64	62.19%	0.51
				Adjusted	0.11	\$45,985.24	\$89,932.35	\$418,047.64	62.19%	0.51
Chase Utley Lumber Co	5221341716	\$250,000.00	\$40,000.00	Original	0.16	\$8,972.00	\$49,264.80	\$56,075.00	71.33%	0.18
				Adjusted	0.16	\$8,972.00	\$49,264.80	\$56,075.00	71.33%	0.18
Aaron Rowand Surgery	2352732254	\$100,000.00	\$99,981.71	Original	0.1	\$12,574.53	\$14,504.97	\$125,745.30	79.51%	0.87
				Adjusted	0.1	\$12,574.53	\$14,504.97	\$125,745.30	79.51%	0.87
Carlos Ruiz	4179074621	\$50,000.00	\$37,876.06	Original	0.1	\$6,472.88	\$38,898.19	\$64,728.80	58.52%	0.17
				Adjusted	0.1	\$6,472.88	\$38,898.19	\$64,728.80	58.52%	0.17

*Missing capitalization rate may lead to erroneous stress test results. All loans to be stress tested should have a valid capitalization rate.

**NOI value was missing for this loan, and was estimated based on LTV and commitment values.

***Annual Debt Service was missing for this loan, and was estimated based on debt service coverage and NOI.

Stress Test Results for Individual Loan

Borrower Name	Loan #	Commitment	Outstanding	Capitalization Rate	NOI / Cash Flow	Annual Debt Service	Est Collateral Value	LTV	DSC	
Rollins MVP Inc.	763308882896	\$600,000.00	\$99,628.64	Original	0.08	\$82,220.00	\$33,333.00	\$1,027,750.00	9.69%	2.47
				Adjusted	0.08	\$82,220.00	\$33,333.00	\$1,027,750.00	9.69%	2.47
Charlie Manual Labor LLC	8756146276	\$150,500.00	\$150,000.00	Original	0.11	\$231,976.67	\$148,798.44	\$2,108,878.82	7.11%	1.56
				Adjusted	0.11	\$231,976.67	\$148,798.44	\$2,108,878.82	7.11%	1.56

*Missing capitalization rate may lead to erroneous stress test results. All loans to be stress tested should have a valid capitalization rate.

**NOI value was missing for this loan, and was estimated based on LTV and commitment values.

***Annual Debt Service was missing for this loan, and was estimated based on debt service coverage and NOI.

Stress-Test Parameter Adjustments			
NOI Adjustment:	-20.00%	Debt Service Adjustment:	0.00%
Cap. Rate Basis Adjustment:	0		
Loan-Portfolio Filter Parameters			
Purpose:	All	Property Type:	All
Industry:	0 :: All	Project Zip:	All
Collateral:	All	Loan Structure:	All
Product:	All	Risk Rating:	All
DSC Min:	1.25	LTV Max:	0.8



Stress Test Results for Individual Loan

Borrower Name	Loan #	Commitment	Outstanding	Capitalization Rate	NOI / Cash Flow	Annual Debt Service	Est Collateral Value	LTV	DSC
Victorino Fielding	5302049973	\$600,000.00	\$600,000.00	Original	0.11	\$73,470.92	\$284,898.06	89.83%	0.26
				Adjusted	0.11	\$58,776.74	\$284,898.06	112.29%	0.21
Chase Utley Lumber Co	5221341716	\$250,000.00	\$40,000.00	Original	0.16	\$8,972.00	\$49,264.80	71.33%	0.18
				Adjusted	0.16	\$7,177.60	\$49,264.80	89.17%	0.15
Aaron Rowand Surgery	2352732254	\$100,000.00	\$99,981.71	Original	0.1	\$12,574.53	\$14,504.97	79.51%	0.87
				Adjusted	0.1	\$10,059.62	\$14,504.97	99.39%	0.69
Cole Hameis	6266902005	\$340,000.00	\$260,000.00	Original	0.11	\$45,985.24	\$89,932.35	62.19%	0.51
				Adjusted	0.11	\$36,788.19	\$89,932.35	77.74%	0.41
Carlos Ruiz	4179074621	\$50,000.00	\$37,876.06	Original	0.1	\$6,472.88	\$38,898.19	58.52%	0.17
				Adjusted	0.1	\$5,178.30	\$38,898.19	73.14%	0.13

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***Annual Debt Service was missing for this loan, and was estimated based on debt service coverage and NOI.

Stress Test Results for Individual Loan

Borrower Name	Loan #	Commitment	Outstanding	Capitalization Rate	NOI / Cash Flow	Annual Debt Service	Est Collateral Value	LTV	DSC	
Rollins MVP Inc.	763308882896	\$600,000.00	\$99,628.64	Original	0.08	\$82,220.00	\$33,333.00	\$1,027,750.00	9.69%	2.47
				Adjusted	0.08	\$65,776.00	\$33,333.00	\$822,200.00	12.12%	1.97
Charlie Manual Labor LLC	8756146276	\$150,500.00	\$150,000.00	Original	0.11	\$231,976.67	\$148,798.44	\$2,108,878.82	7.11%	1.56
				Adjusted	0.11	\$185,581.34	\$148,798.44	\$1,687,103.05	8.89%	<u>1.25</u>

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**NOI value was missing for this loan, and was estimated based on LTV and commitment values.

***Annual Debt Service was missing for this loan, and was estimated based on debt service coverage and NOI.