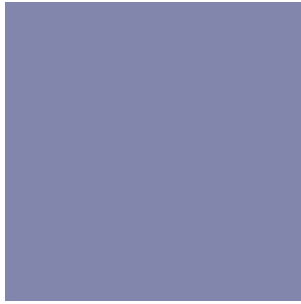
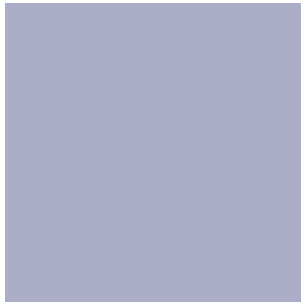
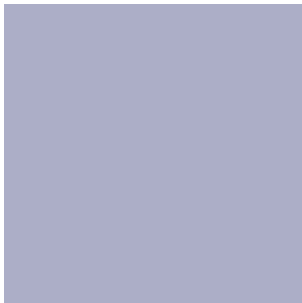


B R O K E R
I N F O R M A T I O N
P A C K A G E



7700 Old Georgetown Road, Suite 540
Bethesda, Maryland 20814
office: (301) 656-6566
fax: (240) 766-0609
email: info@bluewaterfundingllc.com
www.bluewaterfundingllc.com

WHO WE ARE

BlueWater Funding is a leading direct lender specializing in creative and quick solutions for your clients financing needs. Our firm's extensive background in real estate and lending will provide value-added support when it comes to any purchase or refinance.

WHAT WE DO

BlueWater Funding provides bridge loans for non-conventional, commercial transactions that need quick, "under the gun" financing and experience to help your clients capitalize on an opportunity. Our loans provide a bridge for borrowers to acquire a property and then position it for either refinancing or a sale. We are direct private lenders so our word is the last word when it comes to funding your deal. We provide financing throughout the Mid-Atlantic and beyond for a variety of property types including:

- Multi-Family
- Office
- Retail
- Shopping Centers
- Industrial/Warehouse
- Mixed-Use
- Hotel/Motel
- Marinas
- Self Storage
- Special Purpose



SPECIALIZING IN

At BlueWater Funding, we take every deal seriously and help with many different scenarios.

- Quick Closings
- Opportunistic Acquisitions
- Vacant Buildings
- Sale/Leasebacks
- Low Credit
- Bank Turn-Downs
- Refinancing
- Distressed Property
- Portfolio Expansions
- Borrower Situations
- Foreclosure Avoidance



RELATIONSHIPS

At BlueWater Funding, we strive to build long-term relationships with mortgage brokers, attorneys, accountants, and other professionals seeking fast non-conventional financing for their clients. We trust that our firm's extensive background in real estate, in conjunction with our unique lending program, can provide value-added support to you, your associates' and your clients' financing efforts. For more information on how we can help you, please visit our website at www.bluewaterfundingllc.com or call **(301) 656-6566**.



GENERAL LOAN GUIDELINES

The following represents some of the general loan guidelines BlueWater Funding offers on transactions.

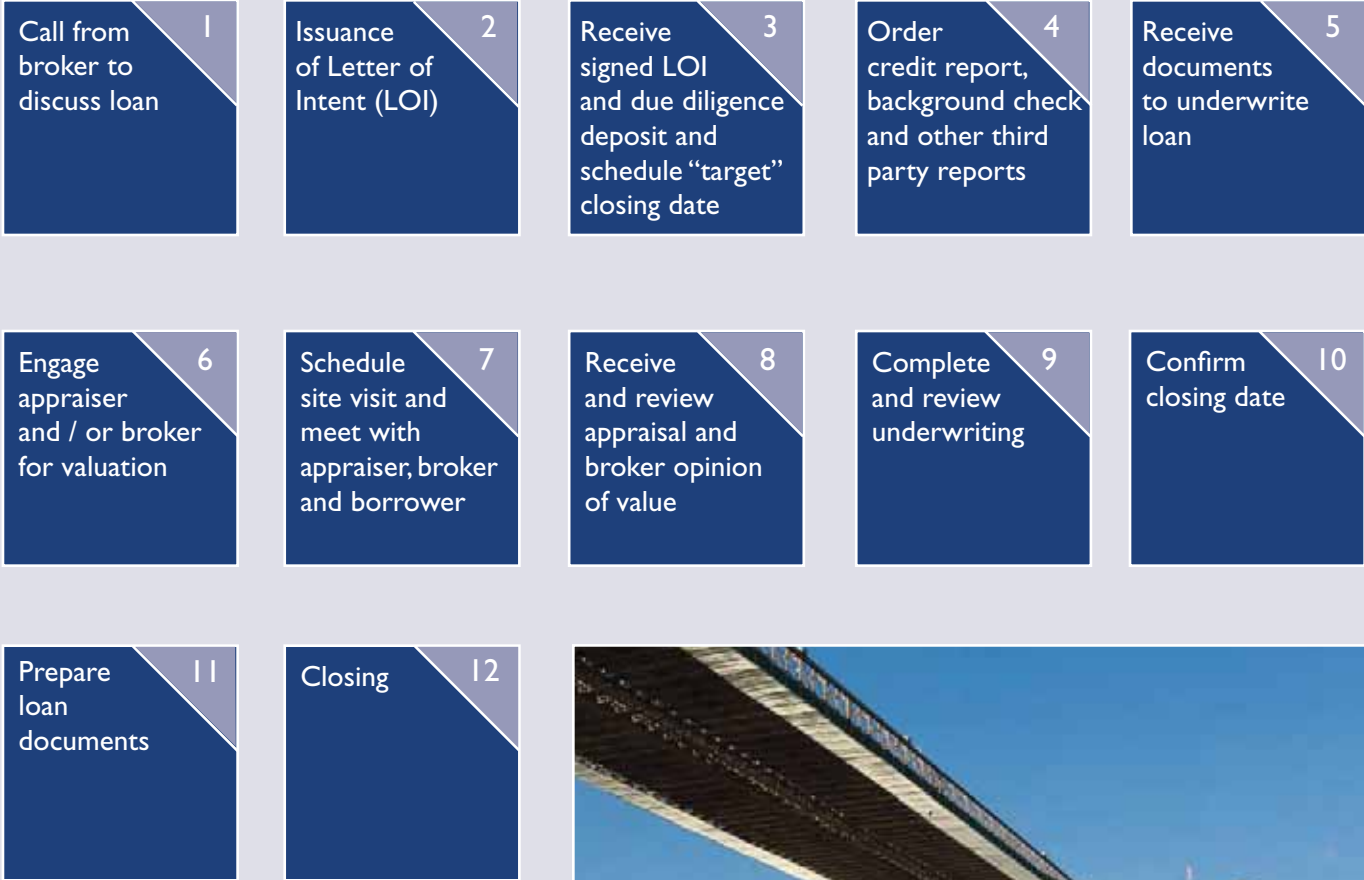
PROPERTY TYPES:	Nearly all commercial and investment property types considered
LENDING AREA:	Mid-Atlantic Region and beyond
LOAN SIZE:	From \$250,000 to \$5,000,000 (<i>From \$100,000 in DC Metro</i>)
LOAN TERM:	1 to 2 years (longer terms considered on exception basis)
INTEREST RATE:	Rates starting at 11%, interest only
LTV:	Up to 65% LTV (70% on an exception basis)
LOAN FEE:	Varies case by case
PREPAYMENT:	Allowed in full with generally no prepayment penalty
BORROWER:	Single Purpose Bankruptcy Remote Entity
GOOD FAITH/ DUE DILIGENCE DEPOSIT:	Required to pay third party costs, balance to be refunded or credited to closing cost.
COSTS:	Borrower is responsible for all legal, closing and other out-of-pocket expenses



UNDERSTANDING OUR PROCESS

BlueWater Funding has worked very hard to create a process that is both efficient and diligent to satisfy the needs of our investors, our company and your clients. The following is a general description of our underwriting process to help us set the right expectations for you:

SEQUENCE OF EVENTS



SUBMISSION CHECKLIST

BlueWater has the ability to fund a transaction in as little as five (5) days. The ability to fund quickly has a lot to do with the organization of the borrower/property information. In order to receive the fastest service from BlueWater, we ask that you submit all of the following information with your submission package. For certain transactions, additional information may be requested. Visit us online at www.bluewaterfundingllc.com or call (301)656-6566.

APPLICATION:	A BlueWater Funding Commercial Mortgage Application is required for all loans.
CREDIT AUTHORIZATION:	A Credit Authorization Form must be completed for all Borrowers and Key Principals.
PROPERTY INFORMATION:	<ul style="list-style-type: none">(i) Last two (2) years operating statements and property tax returns(ii) YTD operating statement and budget(iii) Detailed Rent Roll(iv) Copy of most recent Property Tax Assessment Notice and Tax Bill(v) Copies of all leases(vi) Copy of existing mortgage documents, if applicable(vii) Copy of current insurance policy(viii) Color pictures of property
THIRD PARTY REPORTS:	Include copies of existing appraisal, engineering, environmental, title and survey reports as available. BlueWater Funding may require reports to be updated or reissued; the submission helps speed the closing process.
CONTRACTS/ AGREEMENTS:	Include any purchase, sale or option contracts/agreements. Include any/all service agreements, management agreements, etc. with respect to the operations of the property.
PAYOFF LETTERS:	Include all payoff letters stating mortgage balances owed and/or real estate tax bills substantiating any back taxes owed.
BORROWER/ GUARANTOR INFORMATION:	<ul style="list-style-type: none">(i) Personal Financial Statement for Borrowers, Guarantors and Key Principals(ii) Past two (2) years of Borrower's tax returns(iii) Resume or personal history description of Borrower and Key Principals(iv) Copies of all organizational documents and any amended documents of the entity that will be the Borrower



INITIAL LOAN SUBMISSION FORM

BROKER INFORMATION:

Company Name: _____

Cell Number: _____

Broker Name: _____

Fax Number: _____

Office Number: _____

Email: _____

BORROWER INFORMATION:

First Name: _____

Last Name: _____

Company: _____

Phone: _____

Email: _____

Credit Score: _____

SUBJECT PROPERTY INFORMATION:

Loan Purpose: Purchase Refinance

Occupancy: Owner Investment

Property Type: Multi-Family Office Retail Shopping Center

Industrial / Warehouse Mixed-Use Hotel / Motel Marina

Self-Storage Restaurant Gas / Conv. Assisted Living

Special Purpose / Other: _____

Number of Units: _____ Subject Sq. Ft. _____ Appraisal?: Yes No

Property Address: _____ City: _____

State: _____ Zip Code: _____ County: _____

Loan Amount Requested: _____ LTV: _____%

Previous Sales Price: _____ Previous Sales Date: _____

Current Sales Price: _____ Current Sales Date: _____

Estimated "As-Is" Value: _____ Existing Liens: _____

Purpose of Loan: _____

COMMENTS/PLAN FOR REPAYMENT/EXIT STRATEGY:



REGISTER WITH BLUEWATER FUNDING, LLC

We are frequently updating our funding programs and have valuable information that can assist you in servicing your clients better. Please complete and fax this form to us at **(240)766-0609** or you can register online at: www.bluewaterfundingllc.com/contactus.html

Broker Name: _____

Company Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____

Phone: _____

Website: _____

The majority of loans made in our company are: _____

My area of expertise or special interest is: _____

Please submit this form to :

Email: info@bluewaterfundingllc.com | Fax: (240) 766-0609

