



CONSTRUCTION LOAN NOTE INVESTMENT SUMMARY



DISCLAIMER:

This document is for illustration purposes only and does NOT represent an actual construction loan note investment opportunity offered or originated by Builders Commercial Capital Group (BCCG). Its sole purpose is to demonstrate the general structure, formatting, and level of detail that prospective investors can expect to see in a genuine Construction Loan Note Investment Summary. Any project descriptions, financial figures, risk assessments, builder profiles, or supporting materials contained herein are hypothetical examples created exclusively to help investors understand how an actual offering will be presented. No investment decisions should be made based on the information in this SAMPLE document.

SAMPLE NOTE INVESTMENT TERMS ONLY.

BUILDERS COMMERCIAL CAPITAL GROUP, LLC | WWW.BUILDERSCCG.COM

Toll-Free: 1-800-716-7380 | Office: 770-790-0013 | Fax: 770-790-0017

100 Hartsfield Center Pkwy, Suite 500, Atlanta, GA 30354



A \$540,000 Single-Family Construction Loan Note Investment Opportunity

*Offering a Total, Combined Return of \$91,800 (=17%) **

SUMMARIZED INVESTMENT TERMS

- Loan Investment ID: **BCCG-FL-NEWCON-001-15-2K26**
- City/State of Property: **Orlando, FL**
- Property Type: **Single-Family, 4BR/3.5BA, Custom Home (4,600 SQ FT)**
- Principal Loan Note Investment Amount: **\$540,000**
- Loan (Project) Type: **New Construction**
- Loan Note Investment Term: **12 Months**
- Return on Investment: **10% = \$54,000**
- Investment Participation Structure: **Syndicated (Fractional)/Tenants-In-Common**
- Fractional Structure: **Twenty-Five (25) Smaller Mortgage Shares/Loan Participation Notes (LPNs)**
- Minimum Investment: **\$20,000 per LPN**
- Loan Investment Exit Strategy: **Once the newly-home is sold.**
- **Interim** APY Scale: **7% (based on the current WSJ Prime Rate – as of 12/8/25)**
- **Interim** APY Amount: **\$37,800**
- Interim (Prorated Monthly) Monthly Remittance Until Maturity: **\$3,150**
- Rate of Return at Maturity (The Sale of the Home): **\$54,000 (= 10% of Principal Note Investment)**
- Total Combined Remittance Due At Maturity: **\$594,000**
- Appraised Value of Collateral: **\$675,000**
- Loan-to-Value Ratio: **80%**
- Fractional Loan-to-Value Ratio (per LPN): **0.032% LTV**
- Note Investor Lien Priority: **Secured, First Lien position for all participating note investors**
- Due-Diligence Review Exhibits: **Available to Registered Investors Only:**
 - Homebuilder's Resume
 - Deed
 - Appraisal
 - Comparative Market Analysis (CMA)
 - Broker Price Opinion (BPO)
 - Construction Budget
 - Title Report
 - Executed Construction Loan agreement
 - HUD-1 Settlement Statement
- Scheduled Loan Closing Date: **Friday, January 16, 2026**
- Contact: **Jay Lawson/Commercial Mortgage Banker**
- Email/Phone: **Jay@BCCGinvesting.com, Office: 770-353-9334/Cell: 404-3968800**
- Investor Eligibility: **Registered Investors Only**
- Letter of Intent Deadline: **Monday, January 5, 2026**
- How to Invest: **An Executed Note Investment Participation Agreement**
- Escrow Company: **Fidelity National Title**
- Escrow/Closing Agent/Contact Person:
- Escrow Agent/Title Company Address:
- Investors' Escrow Deposit Deadline: **Friday, January 9, 2026**
- Downloadable Exhibits: Visit: <https://app.box.com/s/sb9ljob7x975l33ps82b4e6x0wzkjcw8>.



\$540,000 Construction Loan Investment Overview

Builders Commercial Capital Group, LLC, (BCCG) has been engaged by an experienced, Orlando, FL-based homebuilder to finance a “construction” loan to complete construction on a 4BR/3.5BA custom home in Kissimmee, FL.

We reviewed the homebuilder’s track record of recently completed projects, the scope and plans for his current project, the market of the project, local comps, and the construction budget. We also ordered an appraisal to determine what the home would be worth upon completion. The appraisal came in at \$675,000.

We then underwrote the loan to ensure that the capital requirements of the project would conform to a loan-to-value ratio of 80% of the \$675,000 appraised value. Thus, the final loan amount of \$540,000 became the total budget required to complete the purchase and improvements of the home, and the fees associated with the funding and the closing of the loan.

As both a convenience, and a risk-management method, we have divided the loan investment into Twenty-Five (25) “Loan Participation Notes” (LPN’s) of \$21,600 per LPN for easy distribution among multiple investors. One investor can purchase multiple LPNs as desired. Under the terms of the note, and the mortgage security agreement, the participating note investors will be contractually entitled to a fixed-income stream of \$37-800 (based on the APY of 7% of the \$540,000 principal investment) that will be divided into twelve interest-only payments of \$3,150 every month.

Furthermore, a “Due-On-Sale” profit-sharing stipulation has been written into the loan documents that legally entitles the investors to an additional, one-time remittance” of an additional 10% return in the amount of \$54,000 based on their collective principal \$540,000 note investment.

Lastly, BCCG has considered every available risk-management measure possible, to ensure the highest degree of investor suitability as described as follows:

- **Misappropriation of Funds Risk Mitigation** - The project manager will not be able to take the money and run. The construction loan proceeds will not be disbursed to the project manager at all at once. There will be a biweekly disbursement schedule that will be advanced to cover the costs of materials and labor as the project progresses.
- **Loan Default Risk Mitigation** - Monthly loan repayment default has been mitigated due to a pre-funded balance of interest reserves to be held in escrow and collected by an independent loan servicing company that will promptly remit those monthly interest-only payments to all participating loan investors.
- **Sales Performance Risk Mitigation** - Nonperformance of the project has been mitigated due to the engagement of a local real estate brokerage firm to conduct a citywide advertising and marketing campaign promoting the grand opening of the subdivision, wherein the first home built is furnished, decorated, landscaped, staged, and promoted as an open-house.
- **Insurance Hazzard Risk Mitigation** - BCCG has requested a comprehensive blanket insurance policy to be provided by **Allstate Insurance** that will provide end-to-end insurance coverage for the home and the rehab project until it is re-sold. This insurance coverage (in the amount of \$675,000 is equal to the appraised value of the home. Also, the insurance policy names the participant note investors the investors as the “additionally insured parties” as co-insured alongside the borrower.
- **Liquidity Loss Risk Mitigation** - Our Fractional Investment platform enables you to choose your level of involvement in any construction loan investment we provide. This ensures you have full control over your investment amount while preserving your liquidity. There are no mandatory 'all or nothing' participation criteria that might deter an individual investor from engaging in the loan.
- **Depreciation of Collateral Risk Mitigation** - The loan has been underwritten under conservative appraisal guidelines, based on a “wholesale cost to build”. For the project. Therefore, an individual investor’s due diligence of recent comps from the immediate local area of the project will show steady, vertical growth trends of property valuations in the immediate area. The home will not be “underwater”, or “upside down”.



Construction Loan Note Investment: Use of Proceeds and Repayment

LOAN PROCEEDS BREAKDOWN:

- Lot Purchase: \$78,000
- Clearing/Foundation: \$8,500
- Vertical Construction: \$327,250
- Mechanical Systems/FF&E/Finishing: \$6,500
- Staging/Promotion: \$10,000
- Soft Costs Reimbursement: \$5,095
- Interest Reserves Amount: \$37,788
- Closing Cost Coverage: \$4,731
- Total Capital Requirements: \$477,864
- BCCG Loan Origination Fee: \$23,893
- Total Loan Amount: \$539,545
- Adjusted Loan Amount: \$540,000

LOAN REPAYMENT STRUCTURE:

- Loan Term (in months): 12
- Principal Loan Amount (Balloon Payment): \$540,000
- Due-On-Sale Interest Rate Payment: \$51,300
- Due-On-Sale Interest + Balloon Payment: \$591,300

APPRAISAL GUIDELINES:

- Maximum LTV: 80%
- Minimum Appraised Value: \$675,000

SINGLE-UNIT RE-SALE SCENARIO:

- Suggested Re-Sales Price: \$799,000
- Sales Commission: \$47,940
- Closing Costs: \$15,980
- Principal Loan Amount Repayment: \$540,000
- Due-On-Sale Interest Repayment: \$51,300
- Total Payoffs, Fees and Closing Costs \$603,920
- Net Proceeds to the Borrower: \$195,080

LOAN SYNDICATION STRUCTURE:

- Loan Investment Amount: \$540,000
- Total Return/Remittance Scale Under the Note: 16%
- Total Return/Remittance Payment Under the Note: \$89,088
- Loan Investment Term: 12
- LPN Count: 25
- Price per/ LPN: \$21,600
- Interim Interest Rate Scale: 7.00%
- Interim Interest Rate Remittance per/ LPN: \$1,511.52
- Prorated Monthly Interim Interest Rate Remittance per/ LPN: \$125.96
- Profit Participation/Due-On-Sale Interest Remittance per/ LPN: \$2,052
- Principal Loan Investment Repayment per/ LPN: \$21,600
- COMBINED Principal + Interest Repayment Due-On-Sale per/ LPN: \$23,652



The Homebuilder/Borrower Profile

John Doe/Homebuilder of Example Custom Homes – Orlando, FL is an accomplished Florida-based single-family homebuilder with **15+ years of experience** overseeing ground-up residential construction, land development, and subdivision building. Proven leader in managing full project lifecycles—from land acquisition and permitting through vertical construction, inspections, and final turnover. Known for delivering high-quality homes on time and on budget, optimizing subcontractor performance, and maintaining full compliance with Florida building codes, municipal requirements, and coastal construction standards. Strong background collaborating with lenders, inspectors, architectural teams, and private investors.

PROFESSIONAL EXPERIENCE: Senior Project Manager / Homebuilder - SunCoast Residential Builders – Orlando, FL (2018 – Present)

- Lead full-cycle construction of 50+ single-family homes annually ranging from \$350K–\$1.2M across Central Florida.
- Manage site development, permitting workflows, architectural revisions, and utility coordination with local municipalities.
- Oversee subcontractor teams, evaluate bids, negotiate pricing, and enforce safety and quality standards.
- Track budgets and schedules using Buildertrend and Procore, ensuring average on-time delivery rate of 95%+.
- Interface with inspectors to secure all required structural, electrical, plumbing, mechanical, and CO approvals.
- Prepare construction draws, lender documentation, and investor communication for private-funded projects.
- Implement quality-assurance inspections, reducing warranty claims by 30% over two years.

CORE COMPETENCIES:

- Single-Family Residential Construction
- Florida Permitting & Code Compliance
- Project Scheduling & Budget Management
- Subcontractor & Vendor Coordination
- Construction Estimating & Takeoffs
- Land Development / Horizontal Improvements
- Quality Control & Inspections
- Build-to-Sell (BTS) & Build-to-Rent (BTR) Delivery
- Construction Loan Draws & Lender Relations
- Customer Service & Warranty Management

Third-Party Parties Engagements and Involved

- **REAL ESTATE APPRAISAL FIRM (SUNBELT APPRAISALS - ORLANDO, FL):** BCCG has engaged the services of this local residential real estate appraisal company to offer comprehensive certified real estate appraisal of the projected values of the home upon completion.
- **TITLE COMPANY/LOAN CLOSING AGENT (FIDELITY NATIONAL TITLE – ORLANDO, FL):** The title coordinator, closing coordinator, or real estate attorney may differ depending on any project's immediate local/geographic market. Nonetheless, the title company engaged by BCCG will be able to obtain and deliver title reports, issue full coverage title insurance policies, and coordinate lien waivers and releases as construction disbursements are advanced to each construction project.
- **ESCROW AGENT (FIDELITY NATIONAL TITLE – ORLANDO, FL):** The company with the same title above will also serve as the escrow agent for all Note Investment Participation funds on every residential/commercial construction and development loan originated and underwritten by BCCG.
- **CONSTRUCTION SITE/DRAW INSPECTION COMPANY (TRINITY INSPECTION – ORLANDO, FL):** BCCG has retained an experienced construction site/draw inspector to perform routine project visits between scheduled disbursements. The inspector will provide detailed progress reports—including photos and videos—and verify proper use of previously disbursed loan funds. Based on these findings, the inspector will recommend to BCCG, the title company, and the disbursement agent whether the next draw should be released.
- **CONSTRUCTION PROCEEDS DISBURSEMENT AGENT (FIDELITY NATIONAL TITLE – ORLANDO, FL):** BCCG will engage an independent “Loan Disbursement Agent” to be the party responsible for dispersing loan proceeds to the construction manager of each project according to the construction loan agreement and the disbursement schedule executed between BCCG, the title company, and the builder.
- **INDEPENDENT LOAN SERVICING COMPANY (OUTHERN LOAN SERVICING - HARVEY, LA):** The Loan Servicing company is the investor remittance agent. It is their fiduciary responsibility to disperse all monies that comprise both the principal and interest repayment at maturity, in addition to the monthly disbursement of the prorated, monthly "interim interest" remittances.

Ready to Invest in This Note? You access the downloadable “Note Investment Agreement” [“HERE”](#).