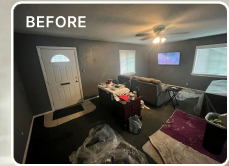


# RED OAK REfresh



## Real customer example<sup>1</sup>

As-is	Prep	Listed	Sold
\$600K	\$47K	\$645K	\$695K

*"Under contract in 9 days with 20 offers."*

## What are the benefits?<sup>1</sup>

- ✓ Enhance your home's appeal.
- ✓ Achieve a higher sale price.
- ✓ Attract more buyers.
- ✓ Repay costs at home close.
- ✓ Expedite your home sale.
- ✓ Increase desirability.

## What does it cost?

**\$499** origination fee<sup>3</sup>  
**8.99 - 16.99%** interest

Interest rate depends on creditworthiness.

## Average customer example<sup>2</sup>

<b>Funds used</b> Based on avg customer, including \$499 origination fee. <sup>3</sup>	<b>\$22,499</b>
<b>Midpoint APR</b> The total cost of your loan over a twelve month term. This includes interest and the origination fee. Interest only accrues on funds that are used.	<b>11.5%</b>
<b>Due at home close</b> Based on selling at 3 months when majority of homes sell. <sup>4</sup>	<b>\$23,020</b>



Learn more at:  
[redoakrefresh.notablefi.com](https://redoakrefresh.notablefi.com)

<sup>1</sup>Typical customers experience the benefits listed above. Results may vary depending on individual and market factors. Red Oak Realty and Notable Finance, LLC do not guarantee or warranty any results. Subject to the terms and conditions of your loan agreement with Notable Finance, LLC. Red Oak Realty is not providing loans as part of Red Oak REfresh. Red Oak REfresh loans are provided by Notable Finance, LLC, NMLS# 1824748 and are made or arranged pursuant to a California Finance Lenders Law license. Loan eligibility is not guaranteed and all loans are subject to credit approval and underwriting by Notable. Rules and exclusions apply. Subject to terms and conditions ([notablefi.com/terms](https://notablefi.com/terms)).

<sup>2</sup>Based on data from 2021-2024 of homes that sold after getting a Notable loan. Accrued interest may be higher if the loan is not repaid in three months. Results may vary and are not guaranteed.

<sup>3</sup>Origination fees are assessed in accordance with applicable state law based on the borrower's primary residence. If applicable, the origination fee will be deducted from the available credit upon first draw and is only charged if the borrower draws loan funds.

<sup>4</sup>Example based on an approved loan amount of \$30,000 and used loan funds of \$22,499. Example assumes that loan funds were drawn in month one and repayment was made in month three. If the loan funds were outstanding for the full term of twelve months, the total interest would be \$2,530 for a total due at closing of \$25,030. No payments are due until the home is sold or 12 months whichever is earlier. Interest will not accrue until loan funds are drawn.