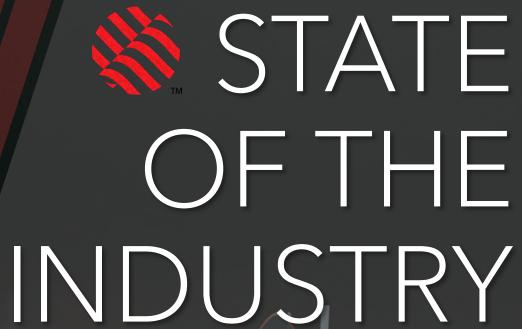
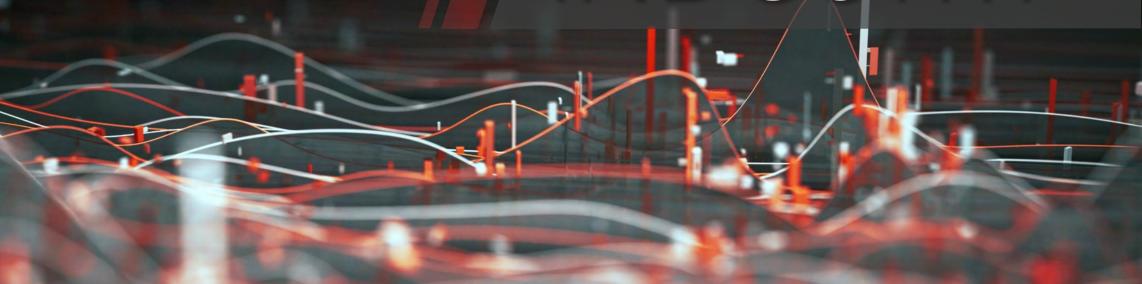


ARVIND MOHAN CEO, Kiavi

NEMA DAGHBANDAN, ESQ. *CEO, Lightning Docs*



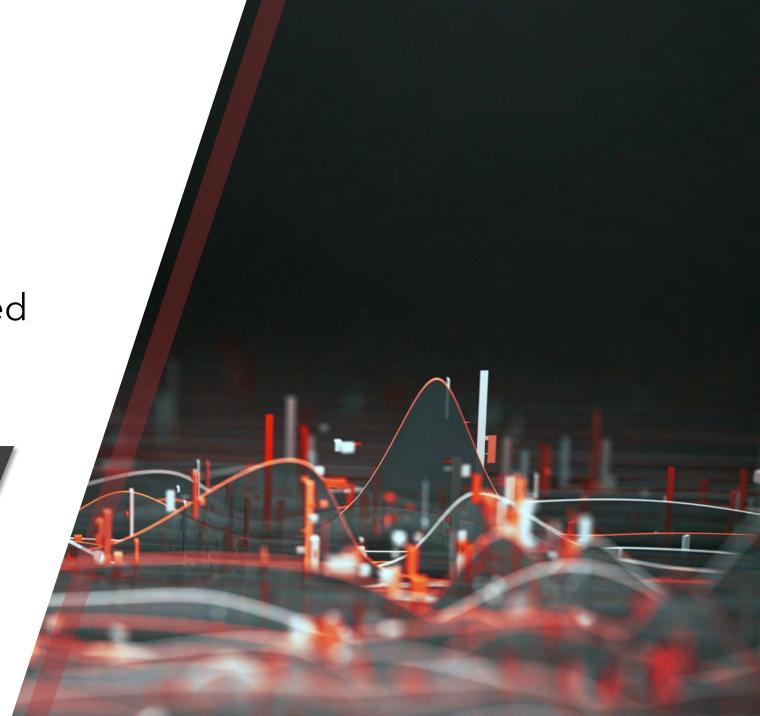


DATASET

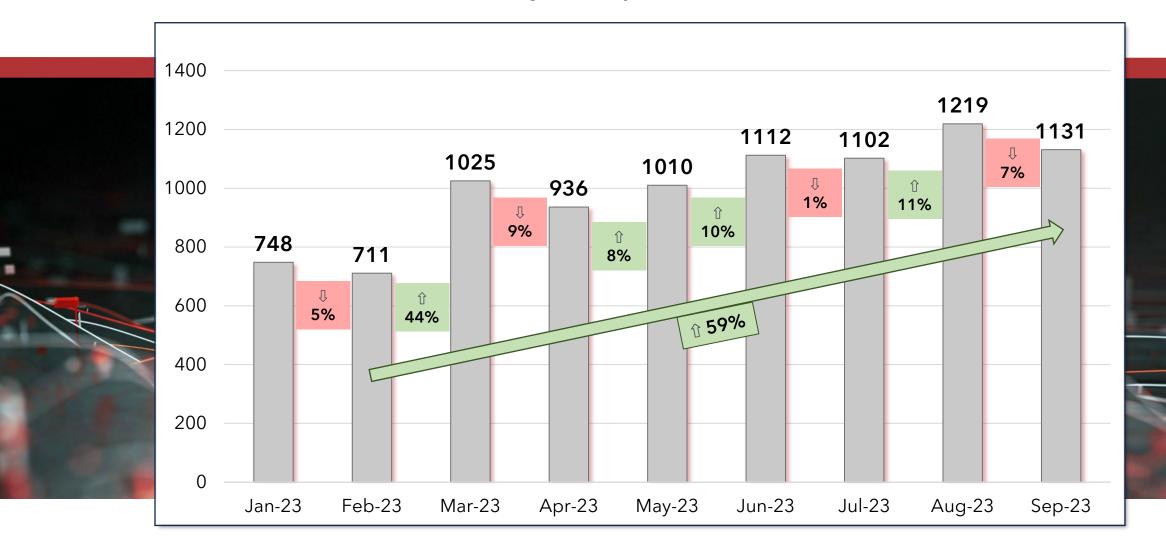
39,000+ Loans Analyzed

\$24 Billion+ in Loans

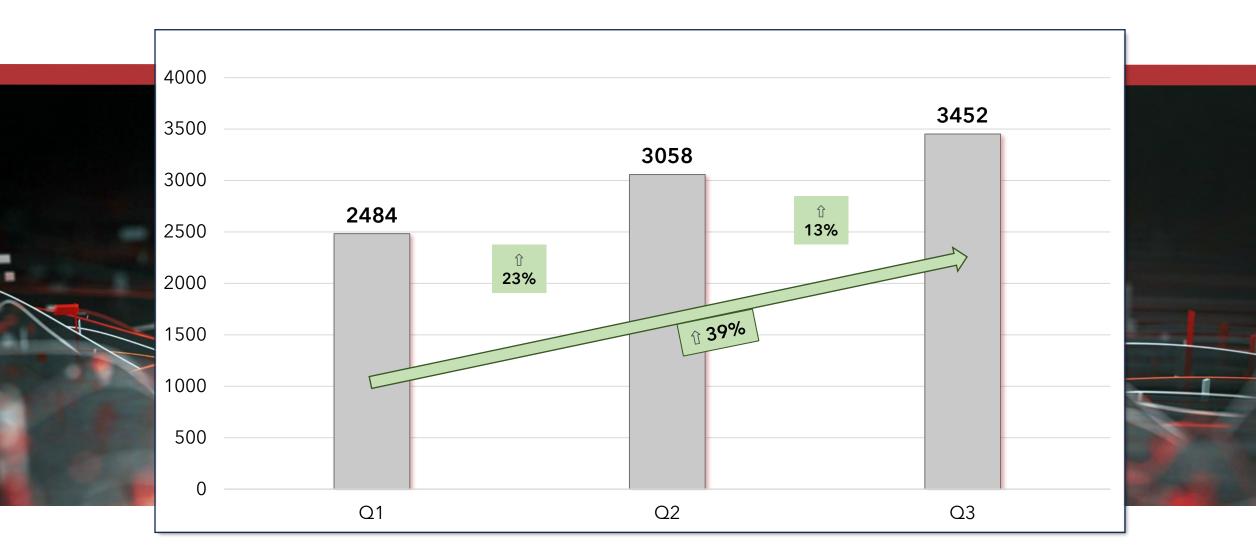
...since **2018**



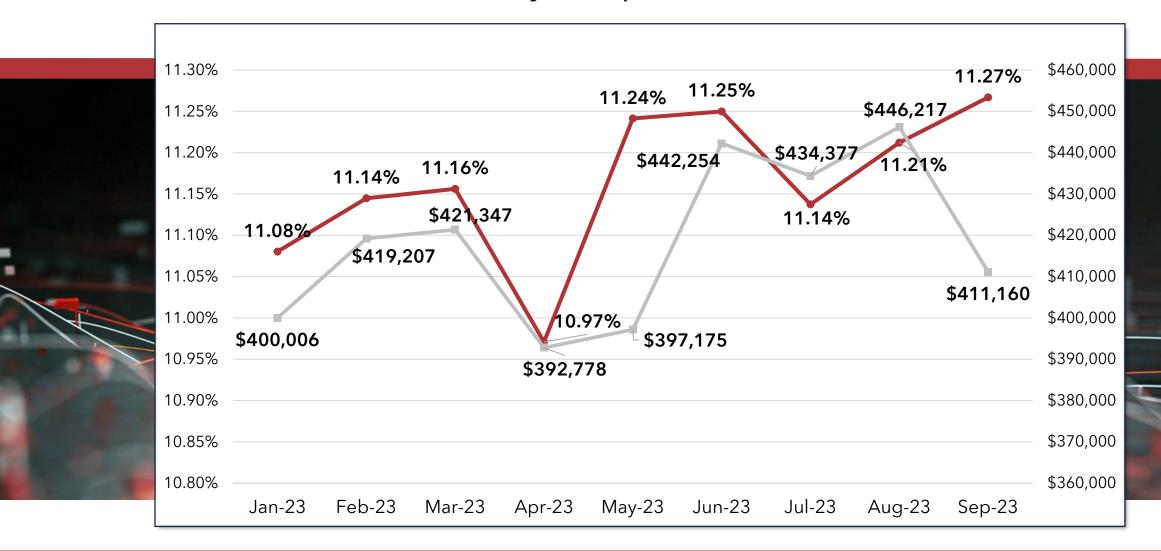
BRIDGE LOAN VOLUMES BY USERS



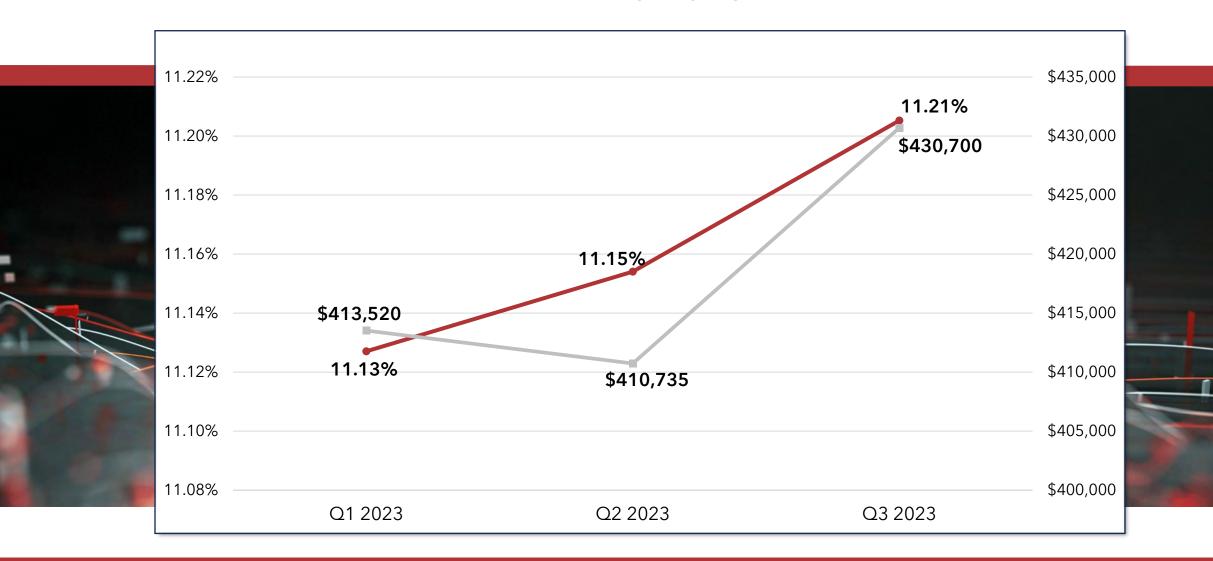
BRIDGE LOAN VOLUMES BY USERS

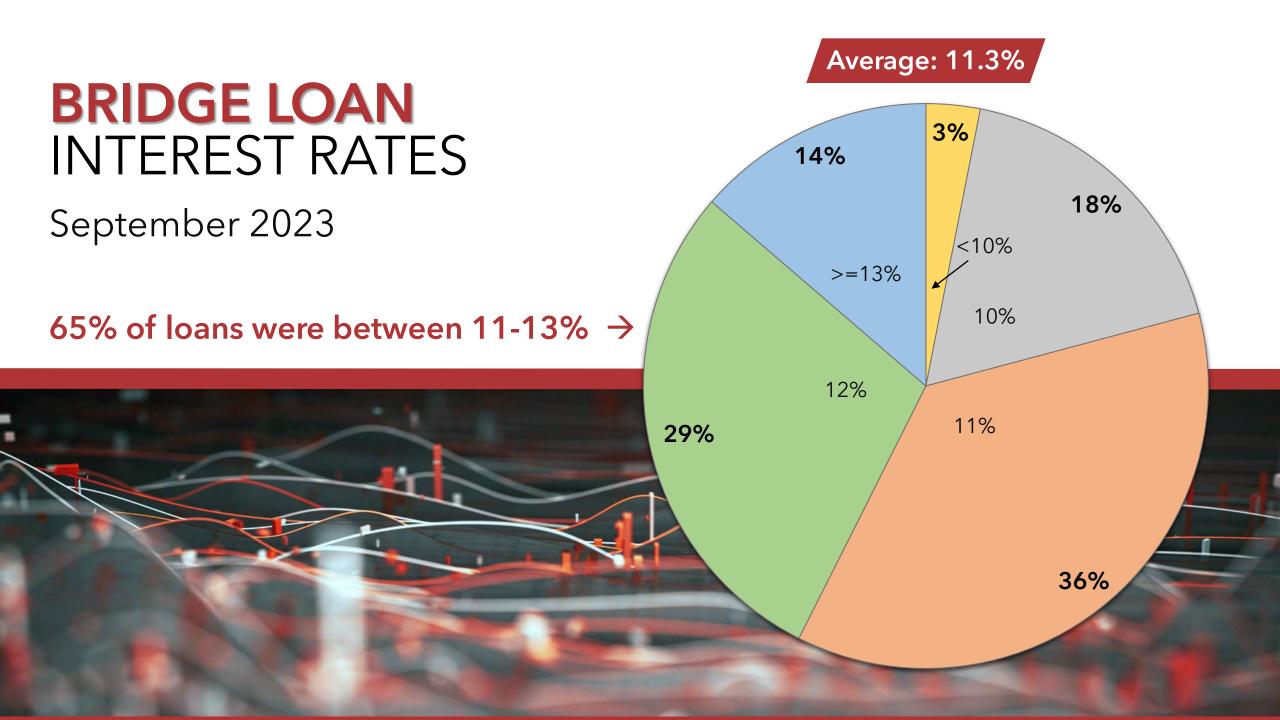


BRIDGE LOAN RATES & AVG. LOAN AMOUNTS



BRIDGE LOAN RATES & AVG. LOAN AMOUNTS

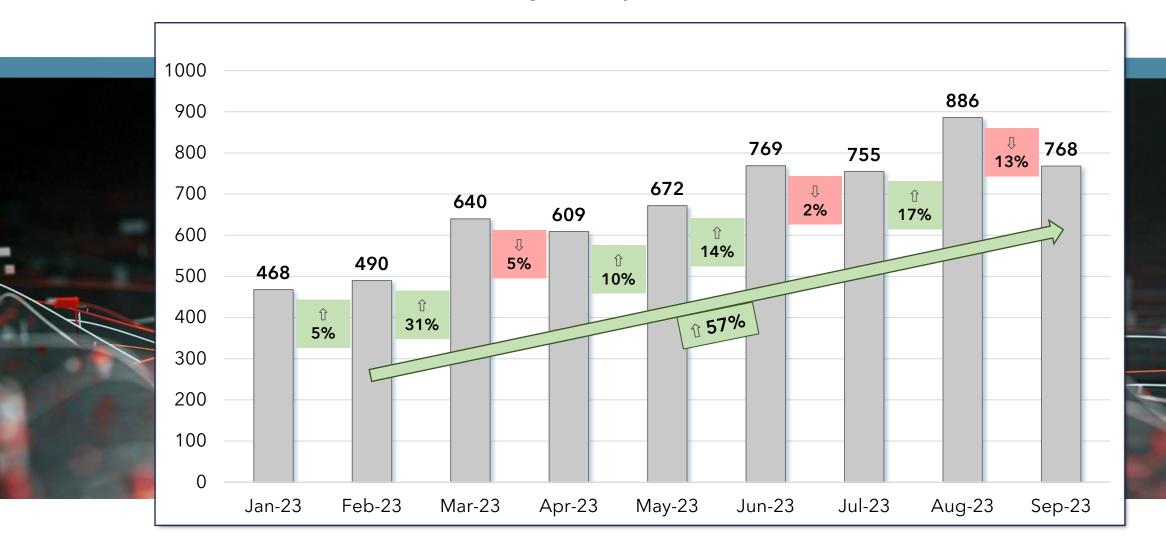




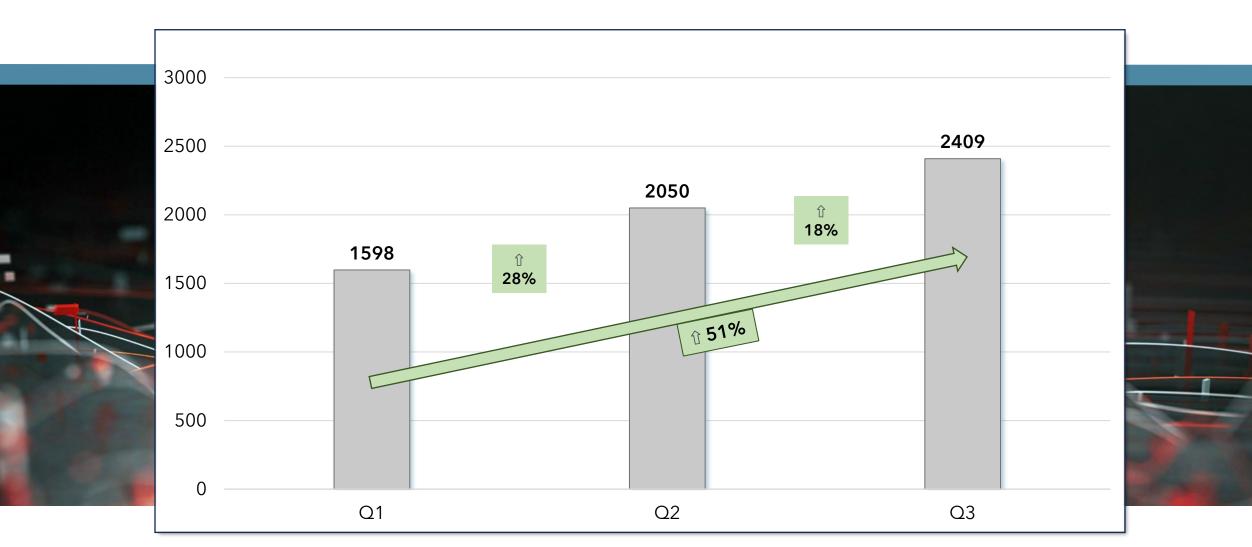
TOP BRIDGE STATES BY VOLUME

2022	2023 so far	Sept 2023 Bridge Interest Rate Average
California	California	11.12%
Florida	Florida	11.15%
Texas	Texas	11.26%
Georgia	Illinois û 1	11.34%
Illinois	Georgia U1	11.83%
Massachusetts	North Carolina 1 2	10.99%
Pennsylvania	Massachusetts 1	11.06%
North Carolina	New Jersey 1 5	10.79%
Tennessee	Pennsylvania U2	11.40%
Ohio	Ohio	11.35%

RENTAL LOAN VOLUMES BY USERS



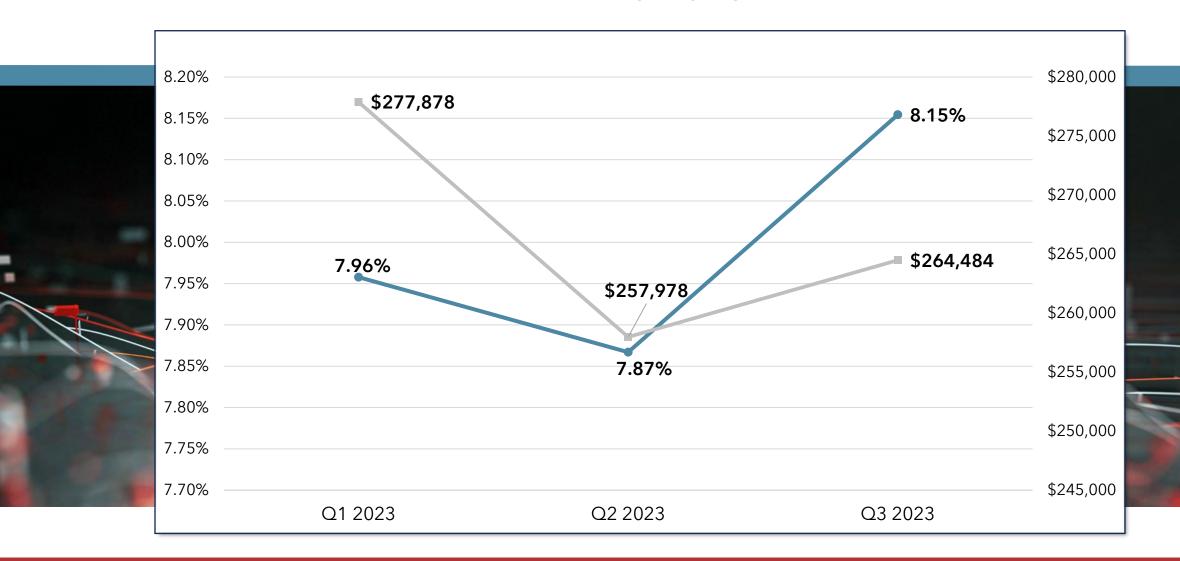
RENTAL LOAN VOLUMES BY USERS

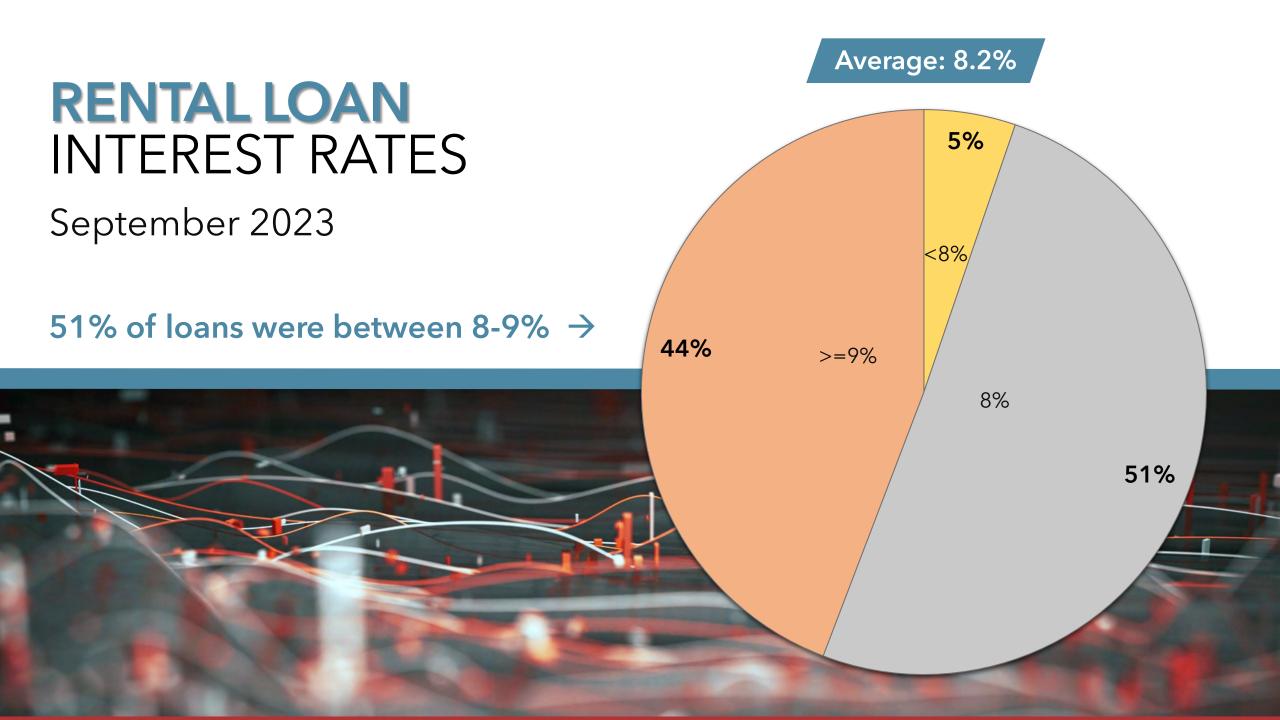


RENTAL LOAN RATES & AVG. LOAN AMOUNTS



RENTAL LOAN RATES & AVG. LOAN AMOUNTS





TOP RENTAL STATES BY VOLUME

2022	2023 so far
Texas	Texas
Florida	Pennsylvania û 2
New Jersey	Florida U1
Pennsylvania	New Jersey 1
Illinois	Ohio û 5
New York	Illinois J 1
Connecticut	New York 1
California	North Carolina 1
North Carolina	Maryland 1 5
Ohio	Indiana û 1



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STATE OF THE INDUSTRY