Transition FAQ

Online payments are moving from Liquid Logics to Borrower View Central. Your loan balance, rate, terms and due dates are not changing. This guide answers the most common questions about the switch.

> **In short:** If you're on ACH Autopay, your payments continue automatically. Most investors receive access instructions by October 30. Online payments through Borrower View Central begin November 2. Until then, pay by check or wire.

CONTENTS

The change 1
Timing 2
Making payments 3
Autopay 4
Borrower View Central 5
Past due, extensions, draws and payoffs 6
Security and contact 7

Questions? Loan Servicing · 480.889.6100 · servicing@capitalfund1.com · capitalfund1.com/online-payments
Borrower View Central: www.borrowersviewcentral.com/Default.aspx?&CompanyId=cf1

The change

CONTENTS

What's changing?

The Liquid Logics borrower portal was retired on October 21. Online payments are moving to Borrower View Central. Most investors will receive access instructions by October 30, and online payments start November 2. Until then, one-time payments can be made by check or wire.

- **Check:** Payable to Capital Fund 1, with your loan number in the memo line. Mail to 14555 N Scottsdale Rd, STE 200, Scottsdale, AZ 85254, or use the 24/7 drop box at our front door.
- **Wire:** Call Loan Servicing at 480.889.6100 to receive and verify wire instructions before sending funds. We never send wire instructions by email. Capital Fund 1 will reimburse your wire fee.

Why is Capital Fund 1 making this change?

Our goal is to be our investors' strongest partner in lending. We listened to your feedback, and our recent system transition slowed things down instead of making payments easier. We're moving to a simpler, more reliable process so we can keep serving you at the speed you expect.

Does anything about my loan change?

No. Your loan balance, interest rate, terms and payment due dates stay the same.

Is Borrower View Central new?

If you've been with Capital Fund 1 for a while, it should look familiar. It's the portal we used before our recent transition.

Timing

CONTENTS

When will I get access to Borrower View Central?

Most investors will receive access instructions by October 30. A small group of loans will receive access earlier. If you've already received access instructions from us, you can set up your login now.

Can I set up my login before I get my instructions?

Please wait until you receive your access instructions, then follow the setup steps on page 5.

When can I pay online again?

Starting November 2 in Borrower View Central. If you've already received access instructions from us, you can set up your login and pay now.

When is my payment due?

Your payment due date isn't changing. Mailed and in-person payments must still be received by the 10th of each month.

Making payments

CONTENTS

How do I make a payment before November 2?

By check or wire. Make checks payable to Capital Fund 1 with your loan number in the memo line, and mail them to 14555 N Scottsdale Rd, STE 200, Scottsdale, AZ 85254, regardless of where your property is located, or use the 24/7 drop box at our front door. For a wire, call Loan Servicing at 480.889.6100 to receive and verify wire instructions before sending funds.

Will I pay a fee to wire my payment?

Capital Fund 1 will reimburse your wire fee. Email your wire confirmation, showing the fee charged, to servicing@capitalfund1.com and let us know whether you'd like the reimbursement by ACH or by check in the mail.

Why won't you email me wire instructions?

Emailed wire instructions are a common target for fraud. We give them by phone so you know they came from us. Capital Fund 1 will never send wire instructions by email.

What payment methods does Borrower View Central accept?

One-time payments from a bank account (ACH) or by debit card. A processing fee applies: $0.50 for a bank account payment (including autopay drafts), or 2% to 5% for a debit card payment, depending on the amount. Paying from your bank account is the lower-cost option.

What will I see in the portal?

Your loan balance, all interest and unpaid charges due, your payment history and your statements.

Can I pay in cash?

No. Our offices do not accept cash.

Autopay

CONTENTS

I'm on ACH Autopay. Do I need to do anything?

Not for your payments. They will continue to draft automatically as scheduled, from the same account, on the same date. To see your balance, payment history and loan details, set up your Borrower View Central login once you receive your access instructions.

Does the processing fee apply to my autopay?

Yes. A $0.50 processing fee applies to each ACH autopay draft, the same as a one-time bank account payment.

Borrower View Central

CONTENTS

How do I log in?

Every investor needs to create a new password, including those who have used Borrower View Central before. Once you receive your access instructions, it takes about five minutes:

1. Go to Borrower View Central.
2. Click **Forgot Password?** on the login page.
3. Enter your loan number in the **Account** field, then click **Send Reset Link**.
4. If you're asked for a Company ID, enter `CF1`.
5. Open the reset email sent to the primary borrower's email address on file, and follow the instructions to create your password.
6. Return to the portal and log in. **User ID:** your loan number. **PIN:** the password you just created.

Portal address: www.borrowersviewcentral.com/Default.aspx?&CompanyId=cf1

I didn't get the email. What should I do?

The reset link goes to the primary borrower's email address on file. Check your spam folder for a message from servicing@capitalfund1.com. If it isn't there, or your email address has changed, call Loan Servicing at 480.889.6100 or email us and we'll help you get in.

I have more than one loan. Can I see them all in one place?

Yes. When you log in, you should see each of your loans. If any of your loans aren't linked to your account, email servicing@capitalfund1.com with your loan numbers and we'll link them.

Where are my statements and payment history?

Both are available in Borrower View Central. Last month's statements are still being uploaded and will appear soon. If you need a copy of a statement or your payment history and it isn't in the portal yet, email servicing@capitalfund1.com and we'll send it to you.

Past due, extensions, draws and payoffs

CONTENTS

My account is past due. How do I bring it current?

Pay by check or wire now, or online in Borrower View Central once you've set up your login. The portal shows all interest and unpaid charges due. To confirm the amount, call 480.889.6100 or email servicing@capitalfund1.com.

How do I extend my loan?

Review the Extension Checklist, send your documents to collections.maturity@capitalfund1.com, and pay your extension fee by check, wire or, once available, online in Borrower View Central. Loans not extended by the deadline may be subject to default interest.

Does the draw process change?

No. Request draws the same way you do today, with the same team.

How do I request a payoff?

Email payoffs@capitalfund1.com for a payoff statement. Please don't use the payment portal for final payments.

Security and contact

CONTENTS

How do I know an email from you is real?

Our emails about this change come from servicing@capitalfund1.com and link to capitalfund1.com or borrowersviewcentral.com. We never ask for your password or full Social Security number by email or phone, and we never send wire instructions by email. If you're unsure, go straight to capitalfund1.com or call us.

Who do I contact with questions?

Loan Servicing handles payments, portal access, statements and account questions. Payoffs and extensions each have their own inbox, below.

We're here to help.

LOAN SERVICING
480.889.6100
servicing@capitalfund1.com

PAYOFFS
payoffs@capitalfund1.com

EXTENSIONS
collections.maturity@capitalfund1.com

Mail-in payments: Capital Fund 1, 14555 N Scottsdale Rd, STE 200, Scottsdale, AZ 85254 · Online: capitalfund1.com/online-payments · Portal: www.borrowersviewcentral.com/Default.aspx?&CompanyId=cf1