

TERM SHEET

March 24, 2017

George Varughese
c/o [REDACTED] Resources
1 [REDACTED] Suite 101
Paramus, NY 10765
Attn: Lenford Robins

Dear Mr. Varughese:

UBS AG, by and through its branch office at 1285 Avenue of the Americas, New York, New York 10019 ("UBS AG 1285 Branch"), is pleased to submit this Term Sheet (this "Term Sheet") which sets forth certain terms and conditions upon which UBS AG 1285 Branch or an affiliate thereof ("UBS") would consider providing financing (the "Loan") with respect to the property described below.

This Term Sheet constitutes neither an offer nor a commitment by UBS to make the Loan, but rather summarizes the general terms under which UBS would be willing to consider funding the Loan. The terms outlined below will be subject to, among other things, execution of final loan documents, satisfactory completion of due diligence items customary for such a transaction (including appraisal, title, survey, insurance coverage, etc.), and receipt of all necessary internal UBS approvals.

Property:	1 [REDACTED] Street: 8 unit apartment complex located at 162 East 37 th Street, New York, NY 10016 (the "Property").
Borrower:	One or more entities (each individually, a "Borrower", and collectively, "Borrower" or "Borrowers") that are owned and controlled, directly or indirectly, by George Varughese ("Sponsor").
Lender:	UBS, together with its successors, assigns and transferees.
Loan Amount:	\$5,000,000, subject to Minimum DSCR, Minimum Debt Yield and Maximum LTV tests set forth below.
Minimum DSCR:	A minimum DSCR (based on a thirty (30) year amortization schedule) equal to 1.20x shall apply at closing.
Minimum Debt Yield:	A minimum Debt Yield equal to 7.00% shall apply at closing based upon Lender's underwritten net cash flow.
Maximum LTV:	A maximum LTV equal to 65% shall apply at closing based on UBS's and an MAI's appraised "as-is" value acceptable to Lender.
Term:	Ten (10) years.
Principal Amortization:	None. Interest only for the Term.
Interest Rate:	275 basis points plus the ten (10) year swap rate, as determined by Lender. However, in no event shall the interest rate be less than 5.00% per annum.

EXHIBIT B