

TRANSPORTABLE CABIN MANUFACTURING

Micro-Cabins Manufacturing

13|7 Frameworks LLC · DeWitt County, TX (Cuero first-deployment site) · Term loan, real-estate & equipment secured

A **\$1.5M bank facility** inside a **\$1.9M capitalization** to build a Texas cabin-manufacturing platform. Repayment is carried by manufacturing sales; on-site lodging is future upside and is excluded from the coverage below.

BANK FACILITY \$1.5M Requested term loan	TOTAL CAPITALIZATION \$1.9M Sources & uses balanced	YEAR-1 DSCR 1.68× Base case · 1.25× target	ANNUAL DEBT SERVICE \$223,175 On the full \$1.5M drawn
--	---	--	--

SOURCES & USES

Bank term loan	\$1,500,000
Sponsor land contribution	\$400,000
Total capitalization	\$1,900,000
Manufacturing facility & site	\$575,000
Site infrastructure (first deployment)	\$350,000
Equipment & tooling	\$125,000
Prototype cabin	\$75,000
Initial production & inventory	\$300,000
Working capital	\$325,000
Contingency & soft costs	\$150,000
Total uses	\$1,900,000

FACILITY & TERMS

8.5% illustrative · 10-yr amort · 9-month interest-only build. Required CFADS @1.25× = **\$278,969**; base-case coverage holds ≈1.48× even at 11.5%.
Shop: 60' × 100' (6,000 SF) · 25' clear · 3-phase 200A · capacity 12–24 cabins/yr.

THREE-YEAR PRODUCTION PLAN

Year	Units	Revenue	EBITDA	DSCR
Year 1	15	\$1.95M	\$375K	1.68×
Year 2	30	\$3.90M	\$900K	4.03×
Year 3	50	\$6.50M	\$1.70M	7.62×

Blended ASP ~\$130,000/unit. Management projections.

PRODUCT LINE & COLLATERAL

Four models, 34–40% gross margin: 12×24 ~\$59K · **12×32 ~\$65K (flagship)** · 14×40 ~\$85K · 14×48 ~\$97K.
Collateral (builds as the site is built): land (10 ac, free & clear, secures the first advance) · site improvements · facility on completion · equipment & tooling and finished cabin inventory (first-lien).

KEY CONSIDERATIONS

- Site infrastructure (\$350K) is a preliminary allowance pending final layout and utility quotes.
- Land shown at planning basis; formal appraisal ordered at the bank's direction.
- Production ramp and ASP are management projections; terms are illustrative, subject to the bank's final credit approval.
- The 12×32 carries a complete design-intent set; a licensed Texas PE seal is the next gate.