Examples of what to put in this section

- Rough outlines of client deliverables, such as reports
- Copies of files or other documents delivered to the client
- Review notes and comments from people who have reviewed the documents
- Drafts of diagrams and charts to include in reports
- Feedback from the client

Tip

- You can sketch draft diagrams and charts in OneNote 2007. To do this, on the View menu, click Drawing Toolbar to turn on the Drawing Tools toolbar.
Building in Control and Low Risk
Private Money Protection
*Key Man Life Insurance

Asset Based Lender - Better than Risk-Free Transaction.

What is the maximum LTV? Maybe 65 to 70%
Who pays application fee? They do.
Who assesses value? Their appraiser
Who pays the assessor =- we do
Who assesses the repairs, they do
Who pays? We do
Who pays for the insurance? We do
Is money released before or after the repairs? After done and inspected by their person. We pay for that person too.
What happens if the loan is not paid back?
They seize the property.
Do they make more money if we perform or not perform? Not perform!

To build the deal, use the deal structure sheet. (see sheet for details)
Add: EXIT Strategy to the low risk investment attributes.
After management experience, this is the 2nd most important low risk attribute
Demonstrate Multiple Exit strategies
Plan A B C D etc.
Refinance
Sell
Find another investor.

Control Attributes:
Always have private money go thru an escrow account.
I will never touch the money.
Ability to intercede w/o foreclosure. See any deed of trust to view common language for non-performance.

If I am X days late (ex; 45 days) making a payment, I will turn property over to you.
Two conditions to create agreement. Both parties agree.

Demonstrating Management Experience.
Our role as the Entrepreneur is managing other people’s experience to get done what we need to accomplish.

High Return - Relative to Low Risk.
How much do I offer the investor? There is no standard. It varies due to the risk in the deal. More rehab, more risk, the higher the return. It also varies based on how good a deal I negotiate with getting control of the asset. I can retain a better incremental return based on my negotiation skills.

Business Benchmark = 2 x prime rate for 2nd mortgages. (currently, 7 to 8%) Prime rate currently is 3.25%.

Hedge Funds - 100% financing, they want to make approx. 30% IRR.
How do I decide what to offer?
1. What are their expectations and alternatives for their money right now?

Ex: 160 unit apt.
Buying distressed for $4.0 million. Need $800K cash.
Worth $4.7 Mil.
Cash flows = $100K/yr.
$700K equity above $800K cash investment
3% forced appreciation through value plays. = $141K/yr.

If I bring someone on as a lender (not an investor), the Cap Rate >= Interest Rate + 2.0% If Interest rate is 8%, then the cap rate has to be at least 10% for it to cash flow.
Strategies for lenders:
Defer fully or partially interest payments
Pay the accrued interest with the payoff - refinance or sale.
Must have an Exit Strategy to pay it off from forced appreciation.

Entities:
Real Estate Transactions-
Limited Partnership (General Partner - stake in equity and most or all cash flow. They are the deal maker)
Limited Partner - limit their liability based on their investment. If a lawsuit happened, the LP would only be liable for their portion of their investment. Their ownership has to be split based on their portion of their investment. 20% investment = 20% of the deal.
If a GP, never use my personal name, use a LLC name for my GP name.

Limited Liability Company - Manager (can have more than one - they run the business. Don't put up money, they get the cashflow.), Member (passive investment partner). Members can invest 50% of money, but only get 12% of deal. It can vary in an LLC as opposed to the LP example. LLC can offer investor 40% of equity, put up all cash, and get 100% of depreciation. You cannot do this in an LP. If depreciation is important to the investor, this structure can be a benefit to convince the investor to invest.

Businesses:
LLC
S-Corp

This is a great work around if a bank doesn't allow a second mortgage.

Section 5: Marketing for Money.
Sell the Sizzle, not the steak!
Talk about the benefits, not the features!!!
What is the control, low risk and high return are the benefits.

Listen to the audio in Section 5 of an elevator speech. There is a bad one, a good one and ideas how we made the good one better.

Credibility Kit
Resume of my team
My credentials and awards
Church, business, work, family, home etc. Things that speak to my character, dependability, responsibility.
Demonstrate my ability to show up. How I am best qualified and that I am a good bet.
Testimonials from work, past employers, church, clubs, friends, etc. I need to request them.

Allen N. David Adame, Olivers, Lance Edwards, Gordon Appleby,

Wholesale Hold Strategy.
1. Raise more money than we need for the closing, acquisition, rehab etc.
2. My fee (dealmaker fee, syndication fee/and or expense reimbursement) is paid by the investor as a separate line item that is paid to me at closing. How much do I charge?
Get website for Vault club and private money cookbook system

Housekeeping notes:
Turn cell phone off or move cell phone away from computer
Someone send me a note via the question to let me know the sound is ok.
All audio is on the phone call. Audio on PC is not bi-directional

Any questions, send to clientcare@fcgllc.com
Or call the office at (713) 476-0102 and ask for Lynda

If you miss a session, recordings, notes and audio will be sent to you. DO NOT MISS A CALL or rely on the recordings, your participation is critical to your and our success! Use the recordings as a backup only.

We are building an online mastermind community of private money resources.

Poll Questions:
1. Do you have a deal now?
   a. YES
   b. NO
2. What type of deal(s) are you looking for funding for?
   a. Commercial Building
   b. Apartment
   c. Strip mall
   d. Storage buildings
   e. Mobile home park
   f. Raw land
   g. Other
3. Have you ever created or submitted an Executive Summary for private Investors?
   a. Yes
   b. No
New Funding Sources:

WWW.ibank.com Enter your information to a "vault" and it goes out to 300 investors

www.angelinvestors.net

www.gobignetwork.com  Help with your Executive summary

www.Milliondollarfundinginc.com  Big Money, Low Interest  (702) 220-9717  CAL HIGGINS is the contact.  International loans, seasoned funds.  Loans are 1 to 2 years, interest only.  Longer terms if needed.  No Commercial loans.  Can use for proof of funds only.

Mortgage Broker: Matt McDermott Cincinnati, OH Huff McDermott CRES  (866) 248-5966  Fund Nationwide.  FHA Loans with no experience  85% LTV.  Closing period is 4 to 6 Months!!!  He said you need experience with Conventional.

ProActive Capital Funding  Ray King, CCFC, CCFS  (832) 615-9124  Cashflow Management, Alternative Funding Options  "We Find Money for People and Businesses"
ray@theprocoach.com
www.proactivecapitalfunding.com

Anowar Shahjahan  Growth Capital  www.allfundingoptions.com  
Private Equity, Venture Capital, Deal Broker  (914) 443-7217
anowar@allfundingoptions.com

www.houstontx.gov  Look for the Housing and Community Development Division for info on the loan program.
Http://www.tdhca.state.tx.us/multifamily/home/index.htm

Quincey Long  Entrust  Self Directed IRA's  www.theentrustgroup.com

(281) 492-3434  ext.102 (800) 320-5950  qlong@entrusttexas.com
www.entrusttexas.com

Hard Money Lender.  Ray Armstead  From Michigan  Want first position, Max hold time is 1 year.  5 points and 9% interest ??? Negotiable!  Dax will vet out for the group for next week.
For upfront fees: ask the lender to place upfront fee in escrow and that they will get their fee plus interest at closing.

Jim Craig's deal
201 Unit Class C+
3.9M  Hard money or Equity Partner Need to close in 30 days!!

www.fundingpost.com from Barry Unruh...previous week.

RED Advisors
Ann Marie Daleo - Principal
Sam Cole - Principal
Office (713) 680-3434
Due Diligence, Asset Mgmt, Prop. Mgr., Construction/Rehab.

www.NVST.com from Barry Unruh....previous week.

Jeff: Overseas Funding through Linked in. Pay $110
14 results found. Keywords: self directed ira
• You know someone at company
• Your connection(s) know someone at company

<table>
<thead>
<tr>
<th>Company</th>
<th>Headquarters</th>
<th>Employees</th>
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<tr>
<td>Equity Trust Company</td>
<td>Cleveland/Akron, Ohio Area</td>
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<tr>
<td>The Entrust Group</td>
<td>Reno, Nevada Area</td>
<td>525</td>
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<tr>
<td>IRA Real Estate Investment Group, LLC</td>
<td>Greater Philadelphia Area</td>
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<tr>
<td>NAFEP</td>
<td>Greater Salt Lake City Area</td>
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<td>Guidant Financial Group</td>
<td>Greater Seattle Area</td>
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<td>American Home Loan Center &amp; National Investors Mortgage</td>
<td>Lakeland, Florida Area</td>
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<td>IRA Advantage, LLC</td>
<td>Portland, Oregon Area</td>
<td>5</td>
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<tr>
<td>Freedom Growth</td>
<td>Greater Los Angeles Area</td>
<td>5</td>
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<td>First IRA</td>
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<td>IRA Angel Funding</td>
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<td>NetWorth Investment Properties</td>
<td>Greater Denver Area</td>
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<tr>
<td>InvestorLoft.com</td>
<td>Greater Denver Area</td>
<td>10</td>
</tr>
</tbody>
</table>

How a Self Directed IRA LLC Works

1. Set up a [Self Directed IRA LLC](http://www.selfdirectedira.org/index.php/how-it-works)
2. Transfer funds from your [Current Custodian](http://www.linkedin.com/companyDir?results=&sik=1245139702308) to a [New Custodian](http://www.linkedin.com/companyDir?results=&sik=1245139702308) that allows [Truly Self Directed IRA](http://www.selfdirectedira.org/index.php/how-it-works) investments.
3. Direct the [New Custodian](http://www.linkedin.com/companyDir?results=&sik=1245139702308) to purchase membership interest in the LLC and transfer the funds to your new [Self Directed IRA LLC](http://www.selfdirectedira.org/index.php/how-it-works) bank account.
5. You as [Manager](http://www.linkedin.com/companyDir?results=&sik=1245139702308) of the [Self Directed IRA LLC](http://www.selfdirectedira.org/index.php/how-it-works) write a check from the LLC bank account to purchase the [Investment](http://www.selfdirectedira.org/index.php/how-it-works).
6. The [Investment](http://www.selfdirectedira.org/index.php/how-it-works) is purchased in the name of your [Self Directed IRA LLC](http://www.selfdirectedira.org/index.php/how-it-works).
David vetted out Tim from the 1031 Exchange Group. Has pocket deals, not listed. Very experienced!

Kevin Thomas - loan consultant. He closes 95% of what he sends to his investors. Appl. Fee $750. Interest rate 5-9%, funding based on appraisals!!! Closing takes approx. 30-60 days.

www.scotsmanguide.com

Scotsman guide - You can post your deal on their website. Register for the site. Can seek commercial lenders, hard money, advertise your deals. This company has been around 22 years located in Washington.

Barry Unruh: Vetted out Scott (704) 628-6055

Self Directed IRA's
1. Have 60 days to invest or put back in account before paying any penalties.
Oakwood Apts.  25 Units
92% Occupied
New roof needed on two of three buildings
2008, Owner spent $31K in capital improvements
2007, "$37K"
Current Assumable note $655K
Buyer needs $90K plus closing costs to acquire property.
Current annual cashflow is $19,700.
Resident manager who gets reduced rent and small monthly salary.
Maintenance Man, split between two properties.
Current rents are at bottom 5% of local market. VALUE PLAY -
Raise Rents!!
Flip price is $745K, Cap rate is 10.95%

Source: Doug Wurster

Investments for PROOF OF FUNDS Requirements
We provide investment capital for Proof of Funds/Verification of Deposit (VOD) uses on a short or long-term basis. The funds from our "investor pool" are utilized to provision POF accounts at a predetermined fixed return-on-investment so that the client will not have to give up any ownership positions in their projects or trades.

Proof of Funds Program Highlights:
Accounts available from $100K to $5 billion
Money Market and Bank account options
No Credit Check or Financial Statements Required
Client participates as account holder
Rates starting as low as 2.0% per month

Proof of Funds Account Parameters
30 day terms, with discounts provided for renewal terms
Standard bank Verification of Deposit provided for all accounts
Bank accounts opened and confirmed in writing by bank officers
SWIFT MT999/799/760 confirmation options available

All accounts require full client disclosure and are opened in strict compliance with the provisions of the International Money Laundering Regulations and the US Patriot Act.

Regards,
Brent Germaine
Affinity Funding Resources, Inc.
PH (734) 506-8448
Afrinc@aol.com
"Commercial Mortgages, It's All We Do"
David Glover:
Needs funding for deals.
Golf Course in Palm Springs, CA
Assisted Living Center, Kingsport, TN
304 Unit Class C- Apt. in Kansas City, MO

Doug Wurster:
US Treasury, FDIC  REO's, Notes, Property will be made available by end of July. Will need investor with proof of funds to submit LOI to have access to the deals that are available. Get with Doug on Linked in to get access to these deals when you have found your investor.

Jeff Gill:
(513) 772-0102  Bruce Montgomery at NPILF. The fee of $250 has been waived.

David Glover:
AmiLynne Carroll (818) 883-8304  amilynne@ruifinancial.com
Great resource for funding sources. Has several multi million private funding sources. From 100K to 62Billion! Looks at all JV partnerships, equity partnerships, can close fast. Currently working on 40 deals. Do depreciation consulting.

Jeffrey Babb irishawk70@yahoo.com  (856) 663-2841
Money Broker. Met at linked in.

Otha D. Liggins (909) 520-6908
Has access to money in economic development areas around the nation. Worked with HUD for 6 years. Has connections with HUD and Government agencies.

Search "Groups" on Linked in for RPM Vault Club. Click ask to join.

www.Entrusttexas.com
Self Directed IRA - Houston, TX
Owner is Quincy Long
Marketing Dir. Nathan Long
(281) 492-3434
(800) 320-5950
Homework:
Bring three new funding sources to the webinar next Tuesday.

JV program that requires 10% downpayment to be held in a frozen account for a min. of two years. The investors will fund 100% of the project and will enter into a 60/40 split JV. You at the 60% ownership and the investors at 40% ownership. Please let me know if you have any questions.

Thank you

Respectfully,
Amy Sanger - Perez
Direct (720) 839-4189 (720) 839-4189

http://www.sangerfinancialservices.com
http://www.linkedin.com/in/sangerfinancial

PRIVATE STATED JUMBO FINANCING PROGRAM

- **PURCHASE ONLY** (no refinance)
- US properties only (no paper or International funding avail)
- Financing from $500,000.00 to $20,000,000.00 (All 50 States)
- Residential and Commercial (no blanket / umbrella loans)
- No Credit or Income – Stated Income
- No Seasoning Requirements
- Closings in 30 - 45 Calendar Days (may vary depending on appraisal)***
- Rates Range From 7% to 9% (Residential and Commercial)
- Down Payment For Residential – 15% (Unseasoned and Unsourced)
- Down Payment For Commercial – 20% (Unseasoned and Unsourced)
- Corporate closings are acceptable
- Income supportive; more than one property purchase acceptable. Must be separate purchases meeting guidelines.

Email me at AmyPerez63@aol.com for FULL DETAILS, GUIDELINES and APPLICATION. References available.

Sanger Investment Property, Commercial and Residential Svc, LLC
Amy J Sanger - Perez
Direct: 720*839*4189
Email: amyperez63@aol.com
Website: www.sangerfinancialservices.com

http://www.globalcapitalconnect.com/index2.html

Commercial Real Estate Property Types:
- Residential Condominium Developments
- Mixed Use Developments
- Retail-Anchored
- Retail-Non-Anchored
- Multi-Family Residential
- MasterPlanned Developments
- Office Buildings
- Sky Rise Buildings
- Hotels & Motels
- Health Care Facilities
- Industrial Warehouse
- Self Storage
- Golf Course
- MasterPlanned Communities
- Raw Commercial Land Development
- Acquisitions

Commercial Real Estate Financing Programs::
- Short Term Bridge Debt
- Mezzanine
- Preferred Equity
- Participating Equity /Joint Venture Equity
- Hard Money
- Private Note Loans
- High Leveled 1st Mortgages
- Senior and Interim Construction Financing
- Permanent Long Term Financing

COMMERCIAL REAL ESTATE ACQUISITIONS
Global Capital Connect acts as a consultant and advisor assisting companies in executing their commercial real estate and asset based transaction. Global Capital Connect can provide financing strategies with the uses of commercial real estate through mergers and acquisitions, private placements, and bridge loan financing to established companies in a broad range of industries. These strategies are to assist companies in potentially strong markets with a sustainable competitive advantage for earnings and growth.

CO-INVESTMENT & PARTICIPATION STRATEGIES
Global Capital Connect has contacts within the industry to implement a co-investment strategy that will allow for us to augment the borrower’s current financing request, which is not fitting the “BOX” of the traditional lending programs. Thus, by syndicating a portion of the real estate debt or equity capital stack will allow for the financing to be approved as requested by borrower.

Contact Paul at:
Canada Location
91 Fernstaff Court, Suite 1,
Concord, Ontario, L4K 3L9
Cell: 416-731-9055
Fax: 905 887 8232

California Location
25 N. Lake Ave, Ste 720
Pasadena, Ca. 91101

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David Froemming
Advisor at Prescient Capital Management, LLC
Location Greater Milwaukee Area
Advisor at Prescient Capital Management, LLC

Current
- Advisor at Prescient Capital Management, LLC

Past
- Lease Administrator at Portfolio Solutions Group
- Analyst at New Boston Fund

Education
- Albert-Ludwigs-Universität Freiburg im Breisgau
- University of Wisconsin-Madison - School of Business

Connections
- 31 connections

Websites
- My Company
- My Company

Public Profile
http://www.linkedin.com/pub/david-froemming/16/391/118

Summary
Commercial Real Estate Asset Management, Property Management and Lease Administration

Specialties
Commercial Real Estate

Experience
Advisor
Prescient Capital Management, LLC
Real Estate industry
December 2008 – Present (1 year)
Prescient Capital Management, LLC (“PCM”) is a specialty finance company providing short-term loans collateralized by real estate or other quickly sale collateral. The bridge loans are designed as an interim solution prior to the client obtaining long-term financing.

In situations that do not meet PCM’s lending criteria, PCM will bring alternative financing solutions to our business customers and achieve their capital objectives. The result will be a significant savings of time and money to our clients.

Recommend David’s work at Prescient Capital Management, LLC
**Unsecured – Corporate – Commercial Loans**

Access to capital and credit can be vital to your business! If you are interested in private money and/or an unsecured business line of credit, e-mail extra-income104@hotmail.com and leave a phone number where you may be reached.

1.) Do you or your partners have a 720+ FICO credit score?
2.) Do you own a U.S. business (LLC or Corp) at least two years old (if seeking commercial loans)
3.) Could you benefit from an unsecured business line of credit - e.g. $200K to $2 million, or more?

If you answered ‘yes’ to these questions e-mail extra-income104@hotmail.com to introduce yourself to our team.

P.S. If you are a real estate investor seeking to more aggressively capitalize on the current buyers market and low interest rates, email James at extra-income104@hotmail.com to find out how to access funding sources through our network.

"Your Net Worth is equal to your Network!"

---

**Mark De Vos**
Business Development Officer at Commercial Partners of Illinois

SBA and bridge loans available. Experience, knowledge, and proven track record to close deals. [www.cpcommerciallending.com](http://www.cpcommerciallending.com).

mark@cpcommerciallending.com. Commercial Partners has a plethora of banks that are liquid and making loans. We specialize in small business 7(a), SBA and USDA Loans, and have banks across the country that are eager to put money into the economy.

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**Philip Higgins**
Director, Real Estate Services / Principal Broker at Bluestone & Hockley Real Estate Services

Empire Capital Advisory LLC – $2bn to Deploy! Soliciting Projects FOR Funding as Follows:

- **Equity program, not debt.**
- **Minimum cost to complete a project, all phases is $400mm.**
- **Equity group matches 3:1 ratio, or $300mm in this case.**
- **$400mm is just the minimum, can handle much larger projects.**
- **Equity can remain in for 2-10 years.**
- **8% interest rate on equity, accrues until project is partially or fully liquidated or re-financed.**
- **Interest is only paid on money spent, hence it's like an equity credit line.**
- **Domestic only, though they might allow for US territories.**

Got to be A-paper developer and a GOOD Project w/ DETAILS on the development, the Returns, and the Exit Strategy

CLIENT WANTS TO HAVE $2bn Under LOI by CLOSE OF 2009

The Catch: WE MUST HAVE DIRECT CONTACT w/ THE Principals. Broker Fees Are Protected, HOWEVER we will NOT work thru you past the introduction round. AGAIN – we will protect Broker Fees AND your relationship, (but they have to be realistic please!)

Email Philip Higgins philip@easystreet.net w/ a brief scenario – IF it looks like we can make it happen we will ask for more data / send you the intake form

Empire Capital Advisory LLC

Serving the Commercial Real Estate Industry & Associated Capital Markets with

Equity Placement / Debt Placement / Loan Workout & Modification / Advisory Services

Philip Higgins Phone (503) 793-9039 / E-mail: philip@easystreet.net
Ed Hopkins Phone (503) 349-0432 / E-mail: edhopkins@bluestonehockley.com

Empire Capital Advisory LLC is a Boutique Capital Markets firm, specializing in the placement of Private Capital in to form of Equity or Debt.

Empire Capital Advisory’s principals have decades worth of experience as Commercial Real Estate Brokers and Capital Markets Loan Originators. We first and foremost understand REAL ESTATE and how Real Estate fundamentals work.

While the immediate goal is to obtain a timely Debt or Equity Source for a given project We feel the Relationship isn’t
just about "sourcing funds".

At Empire Capital Advisory, we feel a significant responsibility to be protective of the financial well being of our Clients, and to our Capital Sources, but ALSO to the Commercial Real Estate Market as a whole. This sense of obligation to the Commercial Real Estate Industry is one of the critical factors that sets us apart from other Funding Partners you could choose.

Need a COMMERCIAL LOAN "delivered" by the end of the year?

We specialize in Private Money & Low Doc Loans.

Send us your Deals that seem "Impossible To Fund" or need to close Quickly!

FundingEdge

Best Wishes!

Phone: 210-249-2111 210-249-2111
Fax: 210-249-0211
Email: cs@fundingedge.com
Web: www.fundingedge.com
Dealing with the SEC.
1. You cannot advertise investments without SEC Certification!!!!!
2. You can Advertise Deals.
3. Investment Clubs
4. Linkedin.com Groups.
5. Go4funding.com
6. Gobignet.com
7. Breadstreet.com

Elevator Speech:

Looking for a way to rescue your IRA, 401K, 1031 exchange account or private investment money from the spiraling economy? Tired of wondering how low your investment will go?
We are seeking verified accredited investors interested in placing funds in a controlled, low risk environment backed by Commercial Real Estate that provide above market returns with protection of the investors funds as paramount.
All of our projects are validated by 3rd party appraisals and third party rehab costs. These projects are run by a very successful, experienced team of rehabbers, due diligence and property management professionals with a sharp focus on adding value and providing solid returns for each investor.

I have a brochure with all your benefits available upon request. My name is Jim Craig and I will be available in the back of the room.
From Marilyn and Dale Sangmeister:

Regarding the assignment to call 3 lenders:

1) Talked to Nils Ratnathicam in Oakland from Piedmont Capital Funding. They do income producing properties; will look at distressed properties; stronger presence on the West Coast but will do anywhere. Nils put me on his mailing list.

2) Called Sean McGrover (407-409-8262) with Option Capital Management. His voice message suggested that the best way to be in touch with him is by email. I sent a short email and asked a few questions, asked for a possible website address. The information from July 9, 2009 also indicated “distressed real estate” so I inquired about that also.

3) Called Mike Haynes 312-676-1874 and he is no longer in the industry. I think it was Better Capital Partners.

4) Geral Shmaruck (800-342-8500) New Jersey. His listing stated, “Great source for distressed mortgages and notes.” I asked about the distressed mortgages and he told me that there was a small number of properties on their website: www.KennedyFunding.com, then go to properties. I asked a couple of other questions. He gave me his direct phone number: 201-342-8500 and took my email address.

When I rolled over my IRA, I choose Guidant Financial Group out of Bellevue, WA—a suburb of Seattle, WA. When I compared them to other similar companies, I found them to be less fee driven and less custodial. They help you set up an LLC and funds are wired to the bank of your choice and you have total control of your account. They are very helpful with the set-up process.

Guidant Financial Group
13122 NE 20th Street, Ste. 100
Bellevue, WA 98005
Telephone: 888-472-4455
FAX: 888-418-0374
www.guidantfinancial.com

My contact person is Susan Brunk. Tell her I sent you.

Marilyn Sangmeister
360-896-8491
er2011aaa@yahoo.com
Micah Quarles: Private Placement Memorandum

SEC Attorney - Ms. Oni Holley (404) 324-4500 ext. 202
www.moldenholly.com

Fees average $3k.

Source provided by Micah Quarles

www.Fultonlandllc.com

Micah Quarles referral:

Samuel Scheppie
www.OxidentalGlobal.com
Direct Lenders, 48 hour close ability. High interest rate 10+% Credit is not important, deal is priority. Normal closing time lending available at lower, more competitive rates. 5.5%
80 to 85% LTV up to 100% for commercial projects.
$1M to $1B in funding available
(216) 589-9724 direct line.
Will do second mortgages, but require a minimum investment of $2M or more.

Source provided by David Glover:

Piedmont Capital Funding
(510) 740-1435
Nils Ratnathicam
Multi-family Specialist, no upfront or application fees. Appraisal and other fees will range about $7.5K There is a 1% loan fee on the funds due at closing.
$750K and up in funding.
Based out of Oakland, CA
Referred by David Glover. He is aware of our National syndication group. Vault Club was not used.

Source from David Heinemann
Shawn McGrover
(407) 409-8262
Found on Linked-in
Distressed real estate and debt

Great Flip Source and private funding source provided by Jim Craig
John Perozzi:
(678) 969-4663
Y Investment Properties, LLC
johnperozzi@yinvestmentproperties.com

www.scotsmanguide.com
You can place a "free" post of your deal to find a funding source.
Access to finance people, mortgage sources, etc.

Source provided by Micah Quarles

www.OxcidentalGlobal.com
Direct Lenders, 48 hour close ability. High interest rate 10+% Credit is not important, deal is priority. Normal closing time lending available at lower, more competitive rates. 5.5%
80 to 85% LTV up to 100% for commercial projects.
$1M to $1B in funding available
(216) 589-9724 direct line.
Will do second mortgages, but require a minimum investment of $2M or more.

Source provided by David Glover:

Gerald Shmaruk
(800) 342-8500
Direct Asset Based Lender
Great source for distressed mortgages and notes.
3 to 13 points
For a solid multi-family cash flowing deal can get 3 to 4% interest. For a middle of the road deal, 5 to 8% interest. Conference call first, then a Letter of interest, then a letter of intent. $10K refundable deposit is required to commence negotiation of points, interest rate, etc. Then the money is used to cover due diligence expense. If no agreement is made, then the $10K is returned.
Their in-house attorney will assist you in negotiating a "short-sale" with the bank if necessary to make the deal happen.
Source from David Heinemann from Linked in.

Lifetime Mortgage

www.Ltimemortgage.com

Tim Hedrick

(480) 330-4294

Commercial Broker

1% placement for conventional loans

2% Placement for non-conventional

Processing fee is $295. $300 underwriting fee.

90% LTV for rehab

85% LTV for existing.

5.95% interest rate

Referral by Jim Craig

Executive Summaries

Lori McMahon

(715) 254-0849

ljprops@yahoo.com

$350.00 for an executive summary

www.linkedin.com

Look for the group Vault club and request admission to the group.

It is for vault club members only.

It allows us to stay in touch with each other on a daily basis to share information about funding sources for our deals.
David Glover Source:
www.Masterplancapital.com

Glen Fydenkevez writer of article re: Master Plan Capital. Detail of funding:
Structured Finance, Asset mgmt. Adjust. Loans, 75% Ltv loans. From $1M to unlimited. Close in 30 days. 100% financing based on actual appraised value.

Martin Capital Group, LLC
Craig Williams / pres
270-527-5282
craig@martin-capital.com
2) Mario Gilbert
Atlanta, GA
877-386-3371 Office
mario@position1biz.com

3) Lumina Properties Inc.
Steve Spelling
214-628-0831
stevespelling@gmail.com
4) Communities by Design Inc
Mitchell Greenstein
Bethesda, MD
301-873-1588
mitch.greenstein@gmail.com
5) Salem Financial Group
Walter Wlodarski
973-866-8450
saleminangroup@aol.com
6) Great Eastern Investments, LLC
T.J.Morrow
830-796-7735
tjmorrow@idworld.net
7) Tobin B.Knight
312-235-2834
tknight@uslandllc.com
8) Land Loans USA
864-278-0548
landloansusa@gmail.com
9) DC Consultants
David Cathey
866-887-0796
dcathey@optonline.net
10) American Capital Investments Corp.
Austen Alexa
708-717-2878
austenalexad@yahoo.com
11) Parente Capital
Stephen Parente
770-614-8077
Stephen@parentecapitaladvisors.com
12) CFO Capital Partners
Paul Sheldon
315-307-8504
psheldon@cfocapitalpartners.com
13) United Financial Lender
Matt Williams (David Glover update: want’s 10% skin in the game from principal. Will do 60% LTV with 30% seller takeback. Will fund up to 5 million at 5.99%)
503-516-5823
matt@unitedfinanciallender.com

Source: David Heineman
Connection Marketing International
Allen Deville (877) 863-9694
Main # (877) 430-3594
www.Cmifunding.com No credit, no docs.(personal) No recourse.
Min. $500K to $5M 80% LTV. JV program offers up to 100% funding. No down payment, no net worth verification, no debt service requirements until project is completed.

Source: David Heineman
Tom Gasson, Attorney and Hard money source 14% interest only, plus 5 points. 1 year ppt. Up to 50% LTV. Has up to $800K to invest.
(512) 986-4731

Source: Herb Lewis
www.dpa-servicing.com
Hard money lender, due diligence funds.

www.CommercialHardCapital.com
14) Novation Group
Jeffrey Byers
706-781-2921
djeffb@brmemc.net
15) Donald Hunter Financial
Donald Hunter
877-905-0258
don@donaldhunterfinancial.com
16) Gauntlet Real Estate Capital
Michael Faltushansky
480-947-0216
Michael@skyyfinancial.net

17) M&I Consulting Group
Mark Indeck (David Glover update: Has private equity, hard money 12 to 14% depending on project. 12-36 months. Recourse and non-recourse depending on principals. Want 10 to 20% skin in the game. Has electrical union pension fund. Will provide up to $3M for funding and rehab per project. They want an 18% annual ROI, must use union electrical workers for rehab. Time frame is two weeks to 30 days to secure funding approval. Mark gets 3 to 3.5 points at closing. No upfront fees. Standard due diligence fees apply.
781-526-1395
merrill342@aol.com

18) City Side Investments
Andres Garcia (David Glover update: newbie just getting started in Commercial Real Estate.)
305-496-1776
agarcia@citysideinvestments.net

19) Maddox Financial Solutions
Valon Maddox
770-217-7383
valonmaddox@gmail.com

20) GMHC Diversified Commercial
Shawn Pearl
504-208-6722

21) Fritz Capital Funding, LLC
Bill Fritz (David Glover update: only deals with renewable energy only! No real estate lending)
800-314-4345
bizmstr@suddenlink.net

22) Commercial Partners of Illinois
Mike Boraca
815-477-9088
mike@cppcommerciallending.com

23) KW Commercial
La Sha Powell
251-458-9644
lasha@lashapowell.com

24) Gomberg Financial
Warren Gomberg
781-631-7929
wg@gombergfinancial.com

25) Better Capital Partners (Sperry Van Ness)
Mike Haynes
312-676-1874
mhaynes@bettercapitalpartners.com
Doug Wurster Source:

Apartment Wealth Factory
Submit your deals (apprentice students)
For Flip Only.
Vault Club Students provide the funding for the deals in the AWF.
20% of the flip fee goes to the MF Apprentice
20% of the flip fee goes to the VC Apprentice
Everyone must sign a NCND form for all deals coming through the AWF.

Rental Apartment Loans
No Condos or Single Family For Sale

Refinance, Purchase, Rehab or New Construction
Bridge Loans, Hard Money and All Agency Loans
Bank Portfolio as Well

LTVs 55% to 85%

Rates From 5.5% and up

A to C credit
Nationwide - USA
Prefer $500,000 and Up!
(As low as $100,000 loan amount)
Regards,
Brent Germaine
Affinity Funding Resources, Inc.
PH (734) 374-3463
Afrinc@aol.com or afrinc@comcast.net
"Commercial Mortgages, It's All We Do"

============================================================================
USDA B&I loans available for the US min is 2.5mm up to 25mm we originate package the loans to be funded to start the process forward a detailed summary via e-mail closings in 30 to 45 days, no golf courses, race tracks, gaming business, or lines of credit.

Terry Van Pelt
Van Corp Financial
vancorp@aol.com
Hard Money available nationwide.

Rates from 11 to 14%

Points 1 to 4

Term 6 to 36 months, No pre-payment penalty

Construction & rehab up to 100% LTC at 65% LTV of the ARV

Land Loans up to 50 LTV

Commercial refi up to 75% LTV, Purchase 80% LTV

Not Fico Score driven up to 65% LTV

Loan amounts from $250,000 to $50,000,000

We offer blanket loans as well

Contact:

Fred Parham
PARHAM & COMPANY
Tel: (804)943-3791
Email: lorenpar51@yahoo.com

Commercial real estate financing worldwide. Apartments, condominium & residential developments & conversions, hotels, casinos. Up to $1 billion or more. Private equity, domestic & foreign lenders. Hard money, bridge/mezzanine, construction - debt and/or equity. Send 3-4 page executive summary via email, including funding requirements, brief resume of principals, photos or renderings of property, and exit strategy. We will review and respond promptly. Intermediary direct to lenders/investors.

Walter E. Wlodarski, CPA
Managing Director
SALEM FINANCIAL GROUP
Tel.: 973-868-8450
Email: salemfinangroup@aol.com

NO MONEY DOWN REQUIRED
Funding Loan Amounts from $5M to $1B, worldwide 30 yr term, 6% interest fixed rate, non recourse

Your cash reserves and net worth don’t matter, but,

Either the property or You must support the debt service

The property must be purchased

At least 20% below true market value.
Borrower must have a 680 FICO score, with no mortgage lates
No up-front or advance fees of any kind!!
4 points origination charged at closing
No equity positions required
Loan can be used ONLY to purchase existing property,
And rehab as needed.
*No refinancing or construction deals.*

**Eligible properties include:**
Office buildings, apartments, shopping centers, office to condo conversions, medical condos, residential condo projects, assisted living, medical centers, self storage, industrial, warehouses, hotels *and much more.*

Lender will order appraisal at Buyers cost.
10 days to loan pre-approval, closing in 45 days. Lender will choose local approved title or attorney for closing.

Please do not e-mail any documents! We don't need it right away!
If you have an immediate funding need that matches our above loan criteria, please e-mail me to send you the **Application Form**. We will contact you within 24 hours after receiving the application.

We also do Joint Ventures from $25M and above, worldwide. Contact us for more details.

German Chavez
Big Deals Consulting LLC
San Diego CA.
Cell: (619)520-0718
Office: (619)677-3346
**ProjectFunding@Cox.net**
Skype ID: BigDeals07
CAPABLE Buyers.
Potential Terms:
Rate 6%-8%
LTV 70%-80%
AMOR 20-25 Years
Term 10 Years and longer with single tenant properties (must be high quality tenant and buyer)
Non-Recourse for qualified buyers

Special program for Apartments, Assisted Living, or Hospitals
Rates as low as 5.25%
LTV to 90%
AMOR 30-35 Years
620 or better FICO score

Prefer that you e-mail me first with an outline of your deal and let me follow up with you.

Hard Money Loans Available

Jeffrey Byers
Novation Group
2163 Piney Point Rd.
Blairsville, GA 30512
djeffb@brmemc.net
706-781-2921
678-302-9704 fax

David Glover contact:

Unusual Commercial Loans Connected
Contact: Roberto
(916) 847-7212
No upfront fees, rates start at 7%-10%. $1M and up. Difficult, unique and non-conforming properties. Less than perfect credit OK. Up to 65% LTV on Real Estate. No additional fees prior to closing. Must pay appraisal fees, etc. during closing though. Best of all, we charge you nothing to place your loan. No Broker fees. Private funding sources.

David Glover has 1031 source looking for apartment deals in NY City and North New Jersey. They have up to $100M to invest.

AWF DEAL: Oakwood Apartments, Irving TX 25 Units
David Heineman is Apprentice student with the deal.
Conduit note due Feb, 2011 (current Interest rate 7.75%)
$655K Note balance at closing.
1% origination fee to assume loan
$5,000 application fee. Due at application.
$110K in funds including closing costs
15 days to apply for loan assumption.
$3,300 Earnest money due three days after the effective date.
Already RAISED EARNEST $.
37 days for due diligence after receiving all due diligence items.
$745K wholesale price. 10.9 Cap deal on Actuals!!!
$1,400 per door est. rehab.
92% occupied
Memorial Service for Eri Edwards

Memorial Oaks Funeral Home
13001 Katy Fwy
Houston, TX 77079
281-497-2210
(This is on the I-10 feeder between Eldridge and Dairy Ashford.)

1) Visitation is Wed, Aug 19, 5:00-8:00 PM
2) Memorial Service is Thu, Aug 20, 3:30 PM

Send cards or letters to Lance and his daughter Stephanie to

First Cornerstone Group, LLC
web: FirstCornerstoneGroup.com
**New Address (as of Nov 6, 2008)
1345 Campbell Rd, Ste 200
Houston, TX 77055
(o) 713-476-0102
(f) 713-476-0296
RPM Vault

Details on Next Session
Our Next Apprentice Session is on
Tuesday August 11th, at 8pm CST
Registration Link:

https://www2.gotomeeting.com/register/299519170
(Note: If link does not work by clicking, please copy and paste the link into your web browser)
You will receive the dial-in info when you register but if you cannot make the webinar, you can still participate by calling this conference call number:

Phone #: 712-432-0850
Access Code: 771014#

Pasted from <http://rpmvault.com/?p=139>
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<td></td>
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<td>610 S</td>
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<td><a href="mailto:mohguy@earthlink.net">mohguy@earthlink.net</a></td>
<td>2319</td>
<td>Mesquite Dr</td>
<td>San Bernardino</td>
<td>California</td>
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<td>951-53 3-4777</td>
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<td>Karl</td>
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<td><a href="mailto:kheck22@verizon.net">kheck22@verizon.net</a></td>
<td>323</td>
<td>Southern Oaks Dr</td>
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<td><a href="mailto:amc.property@gmail.com">amc.property@gmail.com</a></td>
<td>18159</td>
<td>Forest Cedars Dr</td>
<td>Houston</td>
<td>Texas</td>
<td>77084</td>
<td>United States</td>
<td>281-78 8-6995</td>
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<td>Phoenix</td>
<td>Maryland</td>
<td>21131</td>
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<td>Largo</td>
<td>Florida</td>
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<td>Russell</td>
<td><a href="mailto:crussell@kc.rr.com">crussell@kc.rr.com</a></td>
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<td>Monrovia St</td>
<td>Lenexa</td>
<td>Kansas</td>
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<td><a href="mailto:thomas.tolare@kc.rr.com">thomas.tolare@kc.rr.com</a></td>
<td>10940</td>
<td>Parallel Parkway</td>
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<td>Kansas City</td>
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<td>Doug</td>
<td>Wurster</td>
<td><a href="mailto:summit1980@windstream.net">summit1980@windstream.net</a></td>
<td>7420</td>
<td>Tiffany Rd</td>
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<td><a href="mailto:fujiyamamoto@sbcglobal.net">fujiyamamoto@sbcglobal.net</a></td>
<td>4578</td>
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<td>Union City</td>
<td>California</td>
<td>94587</td>
<td>United States</td>
<td>510 471 1574</td>
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</tbody>
</table>
Rich: Using Linked-in to find funds.

Scott Marchand  www.biscaynecapitalpartners.com  85% LTV on purch.  80% on Refi.  35 yr. am.  Rates in low 6’s. Refi’s or Acquisitions over $2M. Non-recourse financing. Off.(518) 608-4283 smarchand@biscaynecapitalpartners.com

Jim Brocken  j_brocken@1stflorida.com  (321) 752-1139  X 104  New product for quick closing. Doesn’t require normal underwriting.  Uses assets from bonds and T-Bills for financial backing.  Low interest rates. Quarterly payments avail. Interest only rates. Can pre-pay without penalty. (No response from messages left)

Bruce Downing  www.tekcollect.com  (215) 805-7508  rbrudown@gmail.com  Financing from 250K to $100M for commercial RE Projects.  Equity lender requires 65% equity.  Need to follow-up on cash-flow requirements.  No upfront fees!  Prompt Settlement!  Hard Money Only.  Good source for re-fi, not initial investment.

Hillary Bates  hbates@kingrealtyinvestmentgroup.com in NY City.  Hillary is research and development team looking for new deals.  Birddog.

Jaye Maxx  Alexander II  Off.(704) 449-1126  Cell (704) 449-1205  Birddog.  Has headline "jump on it while it lasts!"  Does 85% LTV  They will fund commercial deals with 20% max retail space.  Requires a monthly replacement reserve.  Repairs cannot exceed $5,500 per unit.  Call for interest rates.  35 yr. Am. Repair funds are escrowed at 120% of estimated cost.

Anthony Herring  aherring@hcfgsolutions.com  specialize in commercial lending, apts and mixed use.

Doug:

From Linked-in  www.crhorganization.net  Off.(866) 945-4238  from Cincinnati  Transactional funding, Down payment assistance, proof of funds, escrow services and double close funding.  (very short term funding only  Clayton Hicks  (866) -945-4238

www.Earn.com  entrepreneur accreditation and resource network  seems like a "gobig" network operation.  This is a new website.  First 30 days free.  Future cost is $25.00 per month.  A resource to start, grow and finance a business.

Barry Unruh


Jackie:

American Commercial Funding Group  info@americancommercialfundinggroup.com (626) 653-0999  Not lending until June, 2009.

Greendoor  (888) 306-3667  Located in NY  Jackie will vett out for the group.
Life insurance, from 750K to 25M. 3, 5 7 and 10 to 25 yrs. Am up to 30 years based on LTV and property type. All Commercial opportunities. Recourse and non-recourse loans. Loans are generally assumable for 1% fee. LTV from 75% to 85%.

(spoke to Patrick, required a very detailed Exec. Summary, with team experience
Walter: pillarmortgagecorp@gmail.com  He is a gov. contractor for National Security Agency at the agency resource center.  Holds several banking licencences.  
(847) 380-9861    cell# (847) 331-7236
Siva Pillarifetty
Pillarmortgagecorp.com   Wants to see experience and skin in the game.  Siva has friends in the San Antonio area.  Looking for equity partners for Walter's deal to handle the 20% down.  Potential for 100% funding.

EPIC Financial Group,LLC.  Can get 85% FHA money
2019 Southwest 29th Terrace
Cape Coral, FL  33914
(239) 541-8026
(877) 778-2712
Phillip Carson, Managing Partner
Claims he can get FHA done in 45 days!!!

Scotsmanguide.com
Send your deal on this site with your e-mail.  Residential and Commercial.  Expose your deals to investors with funds.

**GROUP CHALLENGE!  EACH MEMBER BRING THREE NEW MONEY SOURCES (VETTED) NEXT WEEK.**

**4 TYPES OF SOURCES:**
1. EARNEST MONEY
2. DUE DILIGENCE FUNDS
3. DOWN PAYMENT (20 TO 30%) ON LOAN ASSUMPTION.
4. ALL CASH - EQUITY INVESTORS.

ASSET MANAGER: HELPS TO FIND VALUE IN YOUR DEAL.
1. LOWER EXPENSES,
2. MARKET RESEARCH ON AREA TO RAISE RENTS
3. FIND WAYS TO MONETIZE SERVICES TO BRING IN ADDITIONAL GSI.
From 4/14/09 Nan
Biscayne Capital Partners.com
Scott Marchand
smarchand@biscaynecapitalpartners.com
(518) 608-4283
HUD Financing - 120 days to close  debt coverage ratio of 1.17

EPIC Financial Group, LLC. Can get 85% FHA money
2019 Southwest 29th Terrace
Cape Coral, FL 33914
(239) 541-8026
(877) 778-2712
Phillip Randy Carson, Managing Partner
Claims he can get FHA done in 60+ days!!!

Steve’s source
respinoza@inhomefinancing.com
Ronnie Espinoza
Will lend 85% if over 1M, 35 year am.
(734) 754-0117
Garden City, MI

Nan Kreamer’s Deal
96 Units Class C Apartments
Middle south Virginia
Total Funding $2,2M
$800K Equity at Closing in deal
Closing in 60 days.
Seeking Equity Partners, no Hard Money.

Jim Craig’s Deal
201 units Class C Apartments North Houston
3,875,000 total funding
LTV ARV 41% ARV 9 cap and 86% occup. $6.4M
REO
Closing in 34 days. Need funds by May 31st.

Chad Kaser (513) 772-0102  Cincinnati, OH
Live Webinar Group.

DPA Servicing  Escrow funds, Down Payment and proof of funds.
Las Vegas, NV
Gina Thompson  www.dpa-servicing.com
(866) 898-5881
Nevada Stupack  doing 30 deals a month.

Use Depreciation to incentivize the Private Equity Partner when
structuring your deal.
For a High Net worth individual, they will have plenty of cash flow
outside your deal. What they typically need are tax write downs to
offset their cashflow. To shield it from taxation. This is what
Depreciation provides. In addition to the ROI set forth in your
agreement, added depreciation can be a huge benefit to help
solidify the deal with your investor(s).
For information on Defaulted Properties at banks ask for the Asset Mgr.

Find an apartment bldg. that you like, use public records to find current lien holder and contact them directly. Especially if they are offering deals for new tenants.

203K Refinance for single Family. Freddie, Fannie or Gnm mae sources.

Google search for the commercial version of the 203K.

John R. Smith, Principal
Commercial Brokering Consultants
4055 Mantle Ridge, Cumming GA 30041
770.205.6969
f 770.217.3130
JRSComm@Bellsouth.net
JRSComm@Bellsouth.net

Has access to Investment bankers, hedge funds. Charges an upfront fee when you engage his services of $2,500. Success fee of 1 to 2 points due at closing
Joe Yates  Quantum Capital Advisors
Based in Florida
Look up in [www.linkedin.com](http://www.linkedin.com)
CRPEG group on Linked in
$100Million to lend on income producing Real Estate
Rates begin at 8.75%
Bridge Loans
Minimum loan is $250K

Proof of Funds Contact
Arshi Llyas
arshibuz@yahoo.co.uk
Bank Guarantees too.

Let John know that Jim Craig referred you.
John R. Smith, Principal
Commercial Brokering Consultants
4055 Mantle Ridge, Cumming GA 30041
770.205.6969
f 770.217.3130
JRSComm@Bellsouth.net
JRSComm@Bellsouth.net

Has access to Investment bankers, hedge funds. Charges an upfront fee when you engage his services of $2,500. Success fee of 1 to 2 points due at closing
Send out NCND forms.

<table>
<thead>
<tr>
<th>Everett James</th>
<th><a href="mailto:re_work@sbcglobal.net">re_work@sbcglobal.net</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Marilyn Sangmeister</td>
<td><a href="mailto:jer291aaa@yahoo.com">jer291aaa@yahoo.com</a></td>
</tr>
<tr>
<td></td>
<td>$228,750 Down Payment includes Flip Fee of $60K.</td>
</tr>
<tr>
<td>Keith Greco</td>
<td><a href="mailto:diamonddolphin@bellsouth.net">diamonddolphin@bellsouth.net</a></td>
</tr>
</tbody>
</table>

**Insurance Wrap Leveraged Trade Program**

Check this funding opportunity out using Google!

Visit [www.linkedin.com](http://www.linkedin.com)

Set up your own profile first. Free

Search People - Jim Craig

Ask to be linked in to me

I will send you an invitation to join the RPM Vault Club on linked in.

I will also send you an invitation to join Huddle. This is where we store documents and deal information for all Private Money Apprentices.

If you get stuck, contact me through linked in and I will help you out.

**Questions to vet Buyers**

1. Would you be interested in out of state investments?
2. What size returns are you looking for?
3. What size returns are you currently receiving?
4. Do you have any current assets in properties that you own?
5. Ask what amount are you interested in investing. Then follow-up with if I had a great deal with a great return, should I call you if we needed (3X their previously stated amount).

**Funding Source**

Ocean Pacific Capital  OPC.

Apartment Financing Division of OPC. (Nationwide)

Fixed and variable rates available on 5 or more units.

Loans begin from $500K to $350M

Rate fixed term is 3 to 30 years

Debt Coverage Ratio 1.05 to 1.25

Can close loans in 45 days.

Cash out is available on Multi-family loans.

Have buyers avail. For discounted commercial paper on deals over $20M.

Have Buyers for Multi-family. Can close in 30 to 45 days all cash no loan. Must be over $20M.

Based in Irvine, CA

(800) 595-1474 Office

Visit [www.oceanpacificcapital.com](http://www.oceanpacificcapital.com)

Access to hedge funds, life, pension companies, private funds, credit unions.

**Post Investment Group Expands Distressed Multi-Family Platform With the Acquisition of Two Properties Totaling 738 Apartment Units**

Edited: Jennifer Brenner

Source: Post Investment Group, LLC

Post Investment Group, LLC, a Los Angeles based opportunistic real estate investment firm recently announced the acquisition of two distressed multi-family projects: the 438 unit Serrano Apartments in Houston, Texas and the 300 unit Longhorn Station Apartments in Austin, Texas. These latest acquisitions serve to expand Post’s distressed real estate platform. Post acquired the assets through separate joint ventures with two existing equity partners.

The two assets, though purchased separately, carried similar transaction structures characteristic of both the current real estate environment and Post’s strategic directive. The properties were acquired directly from or through the special servicers, in both circumstances requiring the lender to substantially discount the outstanding principal balance of the notes and amend financing terms in favor of Post. In each case, Post will infuse significant rehabilitation and renovation capital through a focused, individualized investment thesis tailored to ward short term stabilization and long term operational viability.

This method of distressed investment is a transactional direction Post has been pursuing over the past calendar year. However, until recently
Lenders were either unwilling or unable to discount the outstanding balance of their holdings to levels that were both in-line with market and operationally accretive.

“These two acquisitions signify a discernible shift in lender expectations,” remarks Jack Ehrman, Principal of Post, “in that expanded consideration is now given to the active preservation of remaining equity in lieu of blindly pursuing an exit at par, an argument we have been touting for some time.” In contrast to the bandwagon flock to direct note acquisition, Post has identified the foregoing as a way to capitalize on the depressed real estate market while avoiding the intangibility of loan purchases consistently void of solid underlying collateral and absent of direct operational oversight at the entity level. Mr. Ehrman goes on to add that, “While this approach may not be as lucrative on exceptional assets, it enables us to significantly reduce an investment’s risk-coefficient and still attain market leading returns.”

These acquisitions increase Post’s collective holdings to over 6,200 units, 1,400 of which were acquired in the second half of 2009. Jason Post, President of Post comments, “The next two to three year period will provide multiple unique and opportunistic prospects for our company.” He went on to emphasize the increased importance of developing strategic relationships with lending institutions and special servicers, stating, “The processes and protections Post employs from both an operational and transactional standpoint have enabled us to further access these entities and produce constructive conversations unthinkable in prior years”.

Posted at 11:11 AM | Permalink

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http://www.typepad.com/services/trackback/6a00e54f0878ad88340120a67940b3970

Listed below are links to weblogs that reference Post Investment Group Expands Distressed Multi-Family Platform With the Acquisition of Two Properties Totaling 738 Apartment Units

Tamela

Commercial Lending Solutions
(713) 504-1410
Purchases and Re-fi.
Mortgage broker and Hard money lender
A-Paper to Hard Money
Multi-family, and others
Some non-recourse loans
$500K to $20M
$200K plus on Churches
Randy
Michael

Questions to ask the lender/broker

1) Do you have more than one loan program?
   2) What various types of lending do you do (private equity, HUD, hard money, hedge funds, etc)
3) What types of property will you loan on?
4) Are you limited to any specific geographical areas?
5) Are reserves required?
6) Interest rate?
7) Amortized for how many years?
8) Is there a balloon or call?
9) Can you do 100% financing? If so, how to you achieve it?
   10) If not 100% financing, can you also help with down payment assistance, or an additional program that can help?
11) If you can’t provide 100% financing, is a seller carry-back allowed?
12) Is your LTV based on contract price, or FMV/ARV or appraisal price?
13) What LTV’s can you offer, and what are they based on? ( in the event of more than one program)
14) Recourse or non-recourse?
15) What amounts can you loan?
16) FICO based or asset based? What is your FICO expectation?
17) What DSCR are you looking for? Any other cash flow requirements?
18) Can you find an equity partner for us to partner with? What kind of a role would they want, active or passive?
19) Can you provide a term sheet? Is there an application fee?
20) What are your fees? Are they upfront fees or success fees? Can they be financed?
Can they be paid at closing? What exactly do I get in return for the fees?
21) How much are the due diligence fees? Can you break down the costs? Can they be financed or paid at closing?
22) Are flat roofs okay?
23) We need a complete list of fees and other costs, and costs we must bring to closing.
24) How soon is pre-approval? How soon is approval?
25) How soon can you close?
26) Are your loans assumable?
27) Prepayment penalties?
28) Do you charge points? Can they be financed?
29) What documentation do you need about us, the borrowers?
30) What documentation do you need about the property?
31) What is your average timeline for closing a deal?
32) Are there any contingencies for the deal – such as our experience, appraisal
amount, our own skin in the game vs. an equity investor, etc.

33) How many deals do you close in a month?
34) What would your ideal deal look like?
35) Can you tell me about your experience in this business?
36) Can you provide references? (They'll probably respond with something like 'we prefer to respect the privacy of our clients.' To which you'll reply with something like 'Oh, I'm sure you have satisfied clients who'll give you permission to pass along their contact information. I'll be happy to call them all at my expense. I know when you help me close this deal, I'll be shouting your name from the rooftops – I'll be thrilled to give you a glowing recommendation. I know your other clients must feel the same way.')

4 Part Formula:
1. Pre-disposed
2. Low Risk
3. Control
4. High Return
Nan found this source on Breadstreet.com

Private Placement Funds, Non-recourse Loans, 5-8 yr term, Interest only, 7.25 to 9.5% 5-15% max down pmt. Will not look at your credit or tax returns. Will fund rehab, closing costs. If rehab needed, an appraisal is required for current state and after rehab. Lien on property or personal criminal past would void their ability to fund.

Contact: Kevin Riddick (773) 925-2253 cro971@comcast.net

Mainly international investors. Investors must have a minimum of $50 million to participate.

www.ambermortgage.net

$4,000 application fee due upon commitment. If they don’t fund, they will refund $3,000 of the 4,000.

Mid Atlantic Investment Network: an investor/deal maker matching website.

Elzy Commercial Loans (678) 602-9067 Cell
Rod Elzy Pay $3,500 to 10K in fees. He is a Broker, not an investor. Once a letter of interest is issued, a fee is due the investor. Not sure if the fee is refundable if they don’t fund. Need to vet out. Elzy gets a 1 to 3% of the total funds raised once the deal closes. Kristin Maurice referred him.

1. Ask for referrals from the last 6 deals that they funded.
2. Need to be able to speak with the clients.
3. Find out what you will get in return for your fee that you pay.
4. Can the fee be paid at closing (Pay for performance)
5. Are there any contingencies to funding our deal? (Experience, personal skin in the game vs equity or JV partner to provide the down payment required)
6. Get their terms and refund or funding policies in writing.
7. We need to see Proof of Funds.
8. Mention that this deal is one of many available to them if they are able to fund.

National Private Investment Lending Forum www.npilf.com

Asked for $4M. In funds, spent $250 per investment session. Provided Walter a funding offer of $50K to $250K after Walter asked for $4M. Funding had a 2% per month interest rate. Annual rate is 24%. Not happy with results.

Nickname: (Bruce) Richard Downing www.tekcollect.com (215) 805-7508 (856) 782-7042 rbrudown@gmail.com Financing from 250K to $100M for commercial RE Projects. Equity lender requires 65% LTV. Need to follow-up on cash-flow requirements. No upfront fees! Prompt Settlement! Hard Money Only. Good source for re-fi, not initial investment.

Rich vetted this source: He has 200 Asset based lenders to match up loans with. Has nationwide hard money and short term loans avail. No upfront fees. Fees paid in closing. Once a match is found, the place us in touch with the lender directly and his fee is paid at closing (3%).

No income verification program of business owners of commercial properties. $50K to $400K 25 yr. am. Need documentation of the property.

One program of many offers 1 to $5M, 80%ltv.

MULTI FAMILY/APARTMENT Funding Parameters

- Loan amounts $1M to $5M
- 80% LTV for Purchase
- 75% LTV for refinance (cash out OK)
- Property types considered: (5 unit + Multifamily/Apartments ONLY)
- 30 year Arm Amortized with 5 year, 7 year and 10 year fixed terms
- 5 year ARM loans with rates @ 4.43% with 1 year lock out and 1,1,1,1 Pre pay
- Minimum DSCR only 1.10% to 1.55%
- Locations considered – NATIONWIDE
- 7/1 – 10/1 ARMS - Call for quote
- Rate lock is available
- Must have Credit Score of 680 minimum

TERM PREPAYMENT 80% LTV 65%LTV 55%LTV

| 5 yr Fixed 4.5 yr Yield Maintenance | 5.59% | 5.45% | 5.28% |
| 5 yr Fixed Declining | 5.4,3,2,1 | 6.05% | 5.91% | 5.71% |

| 7 yr Fixed 6.5 Yr Yield Maintenance | 5.87% | 5.73% | 5.57% |
| 7 yr Fixed 2 yr LO 5, 4,3,2,1,1,1 | 6.43% | 6.29% | 6.06% |

| 10 yr Fixed 9.5 Yr Yield Maintenance | 5.89% | 5.75% | 5.59% |
| 10 yr Fixed 1yr LO 5,4,3,2,1,1,1 | 6.02% | 5.84% | 5.68% |

| 5 yr ARM 1 yr LO | 1,1,1,1 | 4.78% | 4.60% | 4.40% |

Rates subject to change daily

CONTACT: Steve Burns, President, Creative Funding Solutions NOW
215-396-1500 office 267-784-9896 cell Email: creativefsnow@gmail.com

NCE 1031.com

Vault Club 5.19.09
Tuesday, May 19, 2009 7:39 PM

MULTI FAMILY/APARTMENT Funding Parameters

- Loan amounts $1M to $5M
- 80% LTV for Purchase
- 75% LTV for refinance (cash out OK)
- Property types considered: (5 unit + Multifamily/Apartments ONLY)
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- 5 year ARM loans with rates @ 4.43% with 1 year lock out and 1,1,1,1 Pre pay
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- Locations considered – NATIONWIDE
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Rates subject to change daily

CONTACT: Steve Burns, President, Creative Funding Solutions NOW
215-396-1500 office 267-784-9896 cell Email: creativefsnow@gmail.com

Pasted from <file:///C:Documents%20and%20Settings/Administrator/Local Settings/Temporary Internet Files/UJyvdFamily%20apparent%20files%20of%202014.09.doc>
We have over 200 asset based lenders that are national companies. They offer many programs and some specialize in certain lending targets. We do not charge any upfront fees. Our standard fee is 3% that is paid at time of closing. Once we find a lender that is looking to invest in the request at hand, we put you and the lender in direct contact to work through the deal. I have attached the multi-family promotion and following is a no income verification program for commercial property owners:

**NO INCOME VERIFICATION PROGRAM FOR BUSINESS OWNERS OF COMMERCIAL PROPERTY**

Amounts $50K to $400K. LTV (loan To Value) 65% Rates: 7% min to 14% depending on the background, credit etc. Amortization: Up to 25 years.

Required documentation:
1. Color photos of the subject property
2. Executive Summary or Submission Form
3. 1093 or Borrower's personal financial statement
4. Current Credit Report
5. Current rent roll and operating statement
6. For rehab or construction costs, please provide a cost breakdown for these costs

Posted from Doug Wurster:
Here are some possible funding sources that responded to my written elevator presentation on the Texas Investors Network.

Investor #1: Jeff Carmodos
From Mid-Atlantic Investment Network
Contact By email
Contact Details: jcarmodos831@gmail.com
Location: California, United States
Investment Range $50,000 to $5,000,000
Qualifications
We provide innovative short-term loans to private venture-backed and Small Cap public companies. Our lending strategy is simple: be the most creative and responsive lender for technology companies. We provide services tailored to the immediate needs of our clients. We act fast and precise to provide our clients the service expected in today's competitive marketplace.

Last Contacted
May 12, 2009 @ 10:01:54 AM

Investor #2: Bob Gedig
From Midwest Investment Network
Contact By email
Contact Details: rag88@comcast.net
Location: Indiana, United States
Investment Range: $10,000,000 to $900,000,000
Qualifications
We have been working in commercial banking for 18 years. We are now working with Hedge Funds Commercial Private EQUITY Groups. We have Private Lenders and Hedge Funds that would like to look at your program. NO UP-FRONT FEES. We only get paid when you get funded... Please put the name of your project in the subject. Thank you.

Last Contacted
May 12, 2009 @ 10:26:20 AM

Investor #3: Brandon Miller
From Texas Investment Network
Contact By email
Contact Details: bmiller@metcapital.com
Location: Texas, United States
Investment Range: $1,000,000 to $10,000,000
Qualifications
My firm represents developers, owners and investors of commercial real estate and arranges debt and equity capital on behalf of our clients. We arrange required capital for all types of commercial real estate (i.e. multi-family, retail, industrial, office, hotel and single family lot development) and for all purposes whether it be acquisitions, construction, renovations, permanent financing etc. We do not represent capital providers, rather we represent the client and arrange financing suitable to the needs of the client and project no matter the capital source.

Last Contacted

---

**Keys to the Vault Page 46**
Investor #4: Jeffrey Wolf
From: South East Investment Network
Contact By: email
Contact Details: wolfassocmancons@aol.com
Location: Illinois, United States
Investment Range: $5,000,000 to $99,000,000
Qualifications
I would like to introduce our management consulting firm which is designed to assist our clients with funding for their companies. WOLF & ASSOCIATES MANAGEMENT CONSULTANTS works with hundreds of investors from across the U.S., including Europe and the Pacific Rim. Ask for the copy of the "General Criteria For Funding" for your perusal.

Last Contacted: May 12, 2009 @ 11:09:46 AM

Investor #5: Michael Anthony
From: Midwest Investment Network
Contact By: email
Contact Details: clarkkentsmith@yahoo.com
Location: Ohio, United States
Investment Range: $5,000,000 to $100,000,000
Qualifications
Our background is in real estate, and futures. Our investment partners are interested in commercial purchasing and alternative energy. If you can't pay for inspections, audits, site visits, attorney's we are not for you! I'm looking for non-performing first lien construction permanent (CP) residential loan portfolios that meet the following criteria: * Aggregate unpaid principal balances of $2 million to $500 million * Syndication Partners are available to co-invest on deals with aggregate unpaid principal balances in excess of $100 million * No geographic restrictions on location of collateral * No restrictions on % of completion * No restrictions on size of individual loans; non-conforming loans are accepted * Properties with Mechanic Liens are acceptable provided they are subordinate to lender's mortgage * Non-performing loans are defined as loans with borrowers > 120 days delinquent

Last Contacted: May 12, 2009 @ 11:17:00 AM

Investor #6: Blaine McKeaney
From: South East Investment Network
Contact By: email
Contact Details: loomac@telus.net
Location: Calgary, Canada
Investment Range: $200,000 to $2,000,000
Qualifications
Since 1987 I have acted as a facilitator in taking companies public on the www.tsx.com through our brokers www.blackmont.com. We can complete both IPOs and something called Capital Pool Companies or CPCs which are like SPACS. We are interested in talking to private companies that would consider starting a public company.

Last Contacted: May 12, 2009 @ 12:01:14 PM

Investor #7: Jorge Rivero Santander
From: Red Mexicana de Inversiones
Contact By: email
Contact Details: creditomadrid@gmail.com
Location: Campeche, Mexico
Investment Range: $3,388,500 to $753,000,000
Qualifications
Request this information in english by email La oferta está dirigida a empresas, las cuales buscan alternativas de financiación diferentes a las ofertadas por entidades bancarias. Reglas: - La manera y forma de financiar las compañías préstamo de inversión, de circulación y de refinanciación. - Periodo máximo de reembolso del préstamo de inversión - 15 años. - Periodo máximo de reembolso del préstamo de circulación - 4 años. - Divisas del préstamo - CHF, JPY, USD, EUR, GBP. - El tipo de interés puede ser fijo o variable. - Ofrecemos un tipo de interés inferior al bancario desde un 20% hasta 30%. - El importe de la comisión de los préstamos concedidos - desde el 3.5%. - El valor requerido de las garantías - desde 110 % hasta 140 %.
Investor #8: SHUKLA AK
From: Indian Investment Network
Contact By: email
Contact Details: saraswati.homesearch09@gmail.com
Location: Chandigarh, India
Investment Range: $1,035,000 to $186,300,000
Qualifications
I am an Independent Corporate Project Finance & Investment consultant based in India and I have a mandate to look for lucrative JV, equity & finance investment business options across the GLOBE on behalf of various institutional investors. I am a Science Graduate and Post Graduate in Personnel Management. I can facilitate & arrange project finance, equity partnership, JV & conventional debt options ranging from 1 Million US Dollars/Euros to 3 Billion US Dollars/Euros as per the merits of the project. I am CEO of my Corporate Finance & Investment Consultancy Firm. My success fee on every investment arranged to the promoter’s business would stand @ 5% (Negotiable) & depends upon the investment amount needed by promoters.

Investor #9: Mark Honnell
From: New York Investment Network
Contact By: email
Contact Details: honnell@gmail.com
Location: Idaho, United States
Investment Range: $5,000,000 to $1,500,000,000
Qualifications
I am an Investment Banking Intermediary associated with several Private Equity, Hedge Fund and Investment Banking firms. With the capacity to fund projects ranging from $10 Million (smaller amounts available on a case by case basis) to $5 Billion, around the globe, there are no restrictions on the types of projects requesting funding. Here is a small sampling of some of the things we recently were working on; $635,000,000.00 Buildout of a New Oil Refinery in Louisiana $493,000,000.00 Construction of a New Shopping Mall in Illinois $14,400,000.00 Infrastructure Buildout of a 138 Acre Residential Subdivision in Texas Credit Facility Being Provided for a Major Motion Hollywood Picture Studio Purchase of Existing Producing Natural Gas Wells in Oklahoma Please forward the following items via email so that we may review your project; Business Plan Executive Summary Resume(s) of Principals Proforma of project

Great links to investors:
Recent Investors <http://www.texasinvestmentnetwork.com/home/105>
Testimonials <http://www.texasinvestmentnetwork.com/entrepreneur/124>
Click to verify BBB accreditation and to see a BBB report. <http://www.bbb.org/cks.asp?id=1090210151453>
Source: David Glover

Frias Financial
REIT Govt. Funded Commercial Loans
15 Billion in assets - Multi family and others.
Contact: Sadora Joanis
(646) 320-1605
sjoanis@friasfinancial.com
Min. Loan for Multi-family is $3M, no Maximum.
Term: 5 to 30 Years
Lower rates for higher LTV / DSC
Min. on DSC (debt Service coverage) is 1.5 variable, 1.2 fixed
LTV 75% to 80%
90% Physical Occupancy - No Rehabs.
Great source for refi after rehab.
Non-Recourse Loans, Assumable subject to 1% fee.
Can close within 45 to 60 days.

Our latest rate sheet for HUD’s 223(f) Multi-Family Acquisition/Refinance Program indicates a current interest rate in the mid 4% range, while the rate on HUD’s 221(d)(4) New Construction Program is in the mid to upper 5% range. These are clearly historical lows for both programs. Pretty incredible that you can currently get a refinance or acquisition loan on a multi-family community with an interest rate in the mid 4% range, up to 80% of value or cost, and an amortization of 35 years.

Also, don’t forget that HUD has extended the three year refinance waiver through the end of January 29, 2010. The waiver rescinds the rule that three years must have passed since the last certificate of occupancy was issued before HUD will refinance the asset. The waiver was issued for the purpose of providing liquidity to recently constructed or substantially rehabilitated, self-sustaining properties that are unable to secure permanent long-term financing due to the freeze in the capital markets.

Now is the time to take advantage of these positive developments.

If you need to refinance, acquire, or develop multi-family or health care assets in the next 12 months, we need to be talking about your financing options.

Best Regards,
Ron Davis
Johnson Capital
3500 Maple Avenue, Suite 1465
Dallas, TX 75219
469-364-7003 direct
214-208-1631 wireless
214-393-7920 fax
rondavis@johnsoncapital.com
www.johnsoncapital.com

Welcome to Lumina Funding, a highly regarded, experienced and sought after resource for commercial real estate financing. Our clients are Individual and Institutional Investors, Builders, Developers, Real Estate Agents, Mortgage Brokers, and a broad variety of other real estate professionals. We arrange mortgage financing for all types of Income Property, construction funding, bridge loans and SBA loans (see partial list below). Offering non recourse to full recourse, conduit loans, construction, bridge loans, or construction to permanent financing, mezzanine, portfolio, debt, and equity, we can fulfill all your commercial/mortgage financing needs. We also offer creative real estate related financial consulting services, assistance with complex deal structuring, Equity Funding, Private Placement services, as well as unique hard money programs including an array of our own proprietary sources of hard money ranging from $500,000 to $250,000,000. We have a broad array of institutional and private investors, hedge funds, pension funds, insurance companies, as well as consortiums of real estate investment professionals that we can draw upon to fund even the most challenging deals.

The following are some of our Mortgage Loan Programs:

<table>
<thead>
<tr>
<th>Multi Family (up to 92.5% LTV)*</th>
<th>SBA Small Business to $6 Million &amp; 90% LTV</th>
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</thead>
<tbody>
<tr>
<td>Office Buildings</td>
<td>Hotel / Motel - Construction &amp; Permanent</td>
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<td>Shopping Center, Strip Center,</td>
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<td>Retail Plaza</td>
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<td>Industrial / Warehouse</td>
<td>Raw Land / Land Assembly / Development</td>
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<td>Construction, Construction to</td>
<td>Self Storage / Mini Storage</td>
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<td>Hospitals, Seniors Housing,</td>
<td>Mobile Home Parks</td>
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<td>Assisted Living</td>
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<td>Medical / Dental Office</td>
<td>Mixed Use - With or without residential components</td>
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Keys to the Vault Page 49
**HARD MONEY PROGRAMS**

For a free, no obligation consultation call: 214-256-4968 or email: info@luminafunding.com

We provide funding that is in our client’s best interest by leveraging strong relationships with the best credit rated investors, offering the best terms, most competitive rates and quick turnarounds, while working closely with each client to tailor our services to their needs. Our commitment to client satisfaction, providing exceptional service and genuine honesty in each and every loan across the country is what makes Lumina Funding a well respected and sought after source for guidance, advice and the most competitive mortgage financing in the commercial lending industry.

For information or a free, no obligation consultation call 214-256-4968 or email: info@luminafunding.com

Or fill in the form at the top right hand of this page and we will contact you:

Smart Real Estate Professionals rely on Luminafunding for all their Commercial real estate financing!

For more info, call 214-256-4968 or email: info@luminafunding.com

Rates & terms subject to prevailing market conditions, credit worthiness, %LTV

Pasted from <http://www.luminafunding.com/>
PROJECT FUNDING REFERRALS WANTED

We can do green or green friendly including real estate projects up to 75MM but we only do bridge loans until we can arrange final funding and take our initial loan back at that time from the final loan proceeds. We have closed quite a bit in this area. WE ARE DIRECT IN THIS AREA.

Pure equity is available through one consultancy we work with based in Silicon Valley, they prepare materials and pitch on your behalf to their own network and they have good references (25 years exp) raising capital in real estate, biotech, green and infrastructure projects.

We can do commercial lines of credit as well, assuming the company has verifiable credit, collateral and is cash flowing.

Hard money is available too at 65% LTV.

The ONLY option we have without diligence fees or retainers, requires that the company have a % of the capital they are asking for to show on hand in cash (usually 10-30%), and in this instance we have one lender/investor who will work with that scenario. No money down.

No angel investment available.

Retainers and commission points are split equitably to referring brokers.

Contact info below:

S.S Ramirez De Arellano
Project Finance Consultant
Berkshire Hills Capital
549 W 52nd Street
NY, NY 10019
Subject: 95% LTV High Leverage Funding
Attention: Developers, Investors and Brokers

What better way to start off the new year than to......
finance your next Development or Acquisition with our very competitive,

High Leverage Funding Program!

Funding Range: 20 million to 100 million +

Loan to Value/Cost: 95%

Equity requirements: 5%

Area of Funding: International

Rates & Terms: 7% to 12% interest only/ 1 to 3 yrs

Lender Points: 5% to 8%

Broker points: 1% (protected)

Front/Due Dil/App fees: NONE, no upfront fees of any kind

Credit Profile: a to f

Property type: resi/comm developments, multifamily, hotel/resort, office bldg, shopping cntr, mixed use, senior/assisted living , storage facilities, mhp, health care, churches, industrial, etc

Docs needed to pre-approve the deal with 48 to 72 hrs
1. executive summary to include: use of proceeds, projections and exit strategy
2. resume and on the prinicpal(s)
3. personal financial stmt and/or balance sheet on company
4. appraisal and environmental reports if available

The submission and funding process to close with in 20 to 30 business days
1. submit the above docs
2. if pre-approved, we enter into borrower and broker agreements
3. borrower completes application/due diligence paper work for final approval
4. LOI/Term sheet is issued and appraisal and/or environmentals conducted if needed
5. with in 20 to 30 business days, the deal closes.

For any questions, please call me.

Best regards,
Arthur Jackson
Senior Partner
Business Development
Frias Financial
REIT  Govt. Funded Commercial Loans
15 Billion in assets - Multi family and others.
Contact: Sadora Joanis
(646) 320-1605
sjoanis@friasfinancial.com
Min. Loan for Multi-family is $3M, no Maximum.
Term: 5 to 30 Years
Lower rates for higher LTV / DSC
Min. on DSC (debt Service coverage) is 1.5 variable, 1.2 fixed
LTV 75% to 80%
90% Physical Occupancy - No Rehabs.
Great source for refi after rehab.
Non-Recourse Loans, Assumable subject to 1% fee.
Can close within 45 to 60 days.

Our latest rate sheet for HUD’s 223(f) Multi-Family Acquisition/Refinance Program indicates a current interest rate in the mid 4% range, while the rate on HUD’s 221(d)(4) New Construction Program is in the mid to upper 5% range. These are clearly historical lows for both programs. Pretty incredible that you can currently get a refinance or acquisition loan on a multi-family community with an interest rate in the mid 4% range, up to 85% of value or cost, and an amortization of 35 years.

Also, don’t forget that HUD has extended the three year refinance waiver through the end of January 29, 2010. The waiver rescinds the rule that three years must have passed since the last certificate of occupancy was issued before HUD will refinance the asset. The waiver was issued for the purpose of providing liquidity to recently constructed or substantially rehabilitated, self-sustaining properties that are unable to secure permanent long-term financing due to the freeze in the capital markets.

Now is the time to take advantage of these positive developments.

If you need to refinance, acquire, or develop multi-family or health care assets in the next 12 months, we need to be talking about your financing options.

Best Regards,

Ron Davis
Johnson Capital
3500 Maple Avenue, Suite 1465
Dallas, TX  75219
Welcome to Lumina Funding, a highly regarded, experienced and sought after resource for commercial real estate financing. Our clients are Individual and Institutional Investors, Builders, Developers, Real Estate Agents, Mortgage Brokers, and a broad variety of other real estate professionals. We arrange mortgage financing for all types of Income Property, construction funding, bridge loans and SBA loans (see partial list below). Offering non recourse to full recourse, conduit loans, construction, bridge loans, or construction to permanent financing, mezzanine, portfolio, debt, and equity, we can fulfill all your commercial mortgage financing needs. We also offer creative real estate related financial consulting services, assistance with complex deal structuring, Equity Funding, Private Placement services, as well as unique hard money programs including an array of our own proprietary sources of hard money ranging from $500,000 to $250,000,000. We have a broad array of institutional and private investors, hedge funds, pension funds, insurance companies, as well as consortiums of real estate investment professionals that we can draw upon to fund even the most challenging deals.

The following are some of our Mortgage Loan Programs:

- Multi Family (up to 92.5% LTV)*
- SBA Small Business to $6 Million & 90% LTV
- Office Buildings
- Hotel / Motel - Construction & Permanent
- Shopping Center, Strip Center, Retail Plaza
- Mobile Home Parks
- Industrial / Warehouse
- Raw Land/ Land Assembly / Development
- Construction, Construction to Permanent
- Self Storage / Mini Storage
- Hospitals, Seniors Housing, Assisted Living
- Mobile Home Parks
- Medical / Dental Office
- Mixed Use - With or without residential components
- Bridge Loans (1 to 3 year terms)
- Church Financing, $500K to $30,000,000 to 80% LTV, 30 yr. amortization, 3x to 4x Gross
- Equity / Joint Venture Funding**
- Revenue Qualifier
- Single Tenant NNN (Triple Net Lease)
- Stock Loans
- Owner Occupied (up to 100% LTV)
- Green Energy
- Oil & Gas
- Gas Stations, Car Wash Full Service & Coin-Op

HARD MONEY PROGRAMS
For a free no obligation consultation call:
214-256-4968 or email: info@luminafunding.com

We provide funding that is in our client's best interest by leveraging strong relationships with the best credit rated investors, offering the best terms, most competitive rates and quick turnarounds, while working closely with each client to tailor our services to their needs.

Our commitment to client satisfaction, providing exceptional service and genuine honesty in each and every loan across the country is what makes Lumina Funding a well respected and sought after source for guidance, advice and the most competitive mortgage financing in the commercial lending industry.

For information or a free, no obligation consultation call
214-256-4968 or email: info@luminafunding.com

Or fill in the form at the top right hand of this page and we will contact you:

Smart Real Estate Professionals rely on Luminafunding for all their Commercial real estate financing!

For more info, call 214-256-4968 or email: info@luminafunding.com

Rates & terms subject to prevailing market conditions, credit worthiness, %LTV

Pasted from <http://www.luminafunding.com>
Remington Financial Group - Under investigation by the FBI. Don't use them!!!!

David Heinemann's Deal
25 Unit Irving, TX  11.9 Cap Wholesale price is $745K  Rehab is $35K for roof replacement.
Down payment is $90K  Occupancy is 96%.

Daniel Yoo
www.AgreeCapital.net
(347) 886-9778

Serving you since 1996 - Over 550 Offices
Strong - Lending in all 50 States

We specialize in getting approvals for your
DIFFICULT or TURNED DOWN loan requests!

Minimum $100,000 - NO UPPER LIMIT!

No Upfront or Application Fee
No Credit or FICO Requirements (We WILL NOT Run a Credit Report) No Minimum Income
Requirements (Income Tax Returns Not Required) No Personal Guarantee Personal or Business Use

Great rates and terms!

Funding in a little as 3 weeks.

- Personal or Business Use
- Real Estate Investments
- Restructure Your Business's Financial
Standing
- Renovations
- Make Capital Improvements
- Business Expansion
- New Business Purchases
- Working Capital
- Purchase New Property
- New Equipment
- etc...

PRINCIPALS OR DIRECT CONTACT BROKERS ONLY

Contact me with your requirements:

James Madison
jmadison@commercialandprofessional.com

Doug Wurster
402-499-3254

Questions to ask the lender/broker  (This is on Huddle)

1) Do you have more than one loan program?
2) What various types of lending do you do (private equity, HUD, hard money, hedge funds, etc).
3) What types of property will you loan on?
4) Are you limited to any specific geographical areas?
5) Are reserves required?
6) Interest rate?
7) Amortized for how many years?
8) Is there a balloon or call?
9) Can you do 100% financing? If so, how to you achieve it?
   10) If not 100% financing, can you also help with down payment assistance, or an additional program that can help?
11) If you can’t provide 100% financing, is a seller carry-back allowed?
12) Is your LTV based on contract price, or FMV/ARV or appraisal price?
13) What LTV’s can you offer, and what are they based on? (in the event of more than one program)
14) Recourse or non-recourse?
15) What amounts can you loan?
16) FICO based or asset based? What is your FICO expectation?
17) What DSCR are you looking for? Any other cash flow requirements?
18) Can you find an equity partner for us to partner with? What kind of a role would they want, active or passive?
19) Can you provide a term sheet? Is there an application fee?
20) What are your fees? Are they upfront fees or success fees? Can they be financed? Can they be paid at closing? What exactly do I get in return for the fees?
21) How much are the due diligence fees? Can you break down the costs? Can they be financed or paid at closing?
22) Are flat roofs okay?
23) We need a complete list of fees and other costs, and costs we must bring to closing.
24) How soon is pre-approval? How soon is approval?
25) How soon can you close?
26) Are your loans assumable?
27) Prepayment penalties?
28) Do you charge points? Can they be financed?
29) What documentation do you need about us, the borrowers?
30) What documentation do you need about the property?
31) What is your average timeline for closing a deal?
32) Are there any contingencies for the deal—such as our experience, appraisal amount, our own skin in the game vs. an equity investor, etc.
33) How many deals do you close in a month?
34) What would your ideal deal look like?
35) Can you tell me about your experience in this business?
36) Can you provide references? (They’ll probably respond with something like ‘we prefer to respect the privacy of our clients.’ To which you’ll reply with something like ‘Oh, I’m sure you have satisfied clients who’ll give you permission to pass along their contact information. I’ll be happy to call them all at my expense. I know when you help me close this deal, I’ll be shouting your name from the rooftops—I’ll be thrilled to give you a glowing recommendation. I know your other clients must feel the same way.”)
Great Flip Source and private funding source provided by Jim Craig
John Perozzi:
(678) 969-4663
Y Investment Properties, LLC
johnperozzi@yinvestmentproperties.com

www.scotsmanguide.com
You can place a "free" post of your deal to find a funding source.
Access to finance people, mortgage sources, etc.

Referred by Jim Craig

Executive Summaries
Lori McMahon
(715) 254-0849
ljprops@yahoo.com

$350.00 for an executive Summary
Enter your information to a "vault" and it goes out to 300 investors

Help with your Executive summary

Look for the Housing and Community Development Division for info on the loan program.

Quincey Long  Entrust  Self Directed IRA's

Quincey Long  Entrust  Self Directed IRA's

Quincey Long  Entrust  Self Directed IRA's

Quincey Long  Entrust  Self Directed IRA's

Quincey Long  Entrust  Self Directed IRA's

Scotsman guide - You can post your deal on their website. Register for the site. Can seek commercial lenders, hard money, advertise your deals. This company has been around 22 years located in Washington.

Questions to ask the lender/broker  (This is on Huddle)

1) Do you have more than one loan program?
   2) What various types of lending do you do (private equity, HUD, hard money, hedge funds, etc)
3) What types of property will you loan on?
4) Are you limited to any specific geographical areas?
5) Are reserves required?
6) Interest rate?
7) Amortized for how many years?
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25) How soon can you close?
26) Are your loans assumable?
27) Prepayment penalties?
28) Do you charge points? Can they be financed?
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30) What documentation do you need about the property?
31) What is your average timeline for closing a deal?
32) Are there any contingencies for the deal – such as our experience, appraisal amount, our own skin in the game vs. an equity investor, etc.
33) How many deals do you close in a month?
34) What would your ideal deal look like?
35) Can you tell me about your experience in this business?
36) Can you provide references? (They’ll probably respond with something like ‘we prefer to respect the privacy of our clients.’ To which you’ll reply with something like ‘Oh, I’m sure you have satisfied clients who’ll give you permission to pass along their contact information. I’ll be happy to call them all at my expense. I know when you help me close this deal, I’ll be shouting your name from the rooftops – I’ll be thrilled to give you a glowing recommendation. I know your other clients must feel the same way.’)
36 unit
Bank REO
All cash

$280K (7k/door - MC / work at fees).
50% Occup - Sect B.
200k Rehab ~ 150k - 50k - Rehab.
60% unit 1/4 BR.

$325
1 BR 475
2 BR 600
3 BR 800
4 BR 1,025

2M - pump
3.15 A/L
Olga has a (2) private money source from their HeLOC loan that they want to invest with.

Dale met someone at the gym last night who wants to invest in commercial real estate.
Checklist
- unit inspections
- insurance
- property mgmt.
- maintenance
- LLC
- atty
- rehabber
- estimates
- community plans
- competition
Provided by Daniel Yoo

Dillon Banning    dillonb83@gmail.com
(501) 760-3777
www.dillonbanning.com

$1Mil minimum per project. Charges 1 - 6 points up front. Averages 2 - 4 points
Typically requires a 90% Occupancy upfront on property.
Can work with bad credit as low as 560 but will affect interest rate.
Low fixed rates to 35 years (one point over prime) currently 6% interest. 90% LTV possible
Can close 90 days or less
Nationwide.

Jim.craig@fcgllc.com

Provided by Daniel Yoo
Tom Ong
www.tgocapital.com
tomong9911@gmail.com
(408) 410-9911

Financing available for distressed properties
ONLY!
Tier one Markets with 500K Metro statistical Areas (MSA)
Austin, Houston, Dallas
Boston, Philly, DC, Chicago, Miami, Memphis,
Nashville, San Diego, San Fran, LA, Seattle,
Portland, Phoenix.
$2M min.
Terms: 1 - 5 years
Interest rates: TBD  8 - 15% depending on credit risk of borrower, size of deal, etc.
Origination Points 2 -3
Can extend terms beyond 1-5 years add an additional .5 point to 1 point.
LTV 75%, need to bring 25% down.
Proof of funds letter up to $5m
If equity is good, then he will consider becoming an equity partner of up to 30%.
Requires an executive summary.
Will lend to other commercial RE besides Multi-Family.
May be open to bringing in third party with down payment.

Lori McMahon - Intermediary and Executive Summaries
(715) 254-0849
ljprops@yahoo.com

Referred by Jim Craig
Lori McMahon (715) 254-0849  ljprops@yahoo.com

Executive Summaries

Birdog for funding.

Low Risk
First Lien Position
Investment secured by the equity and or cash flow
Lien on your stock in your LLC - Foreclose without foreclosure.
Insurance:
Flood insurance
Business loss insurance
Key man life and disability insurance

Control
Checkbook control
Access to P&L rent rolls, invoices, third party QC reports, third party inspections, Third party rehab

High return relative to the low risk and control.
10 Cap + Multi-Family Deals Available!

Are you CONSISTANTLY spending HOURS searching multiple deals and analyzing numbers to find that JEWEL?

YOUR SEARCH IS OVER!

This may be perfect for you if you are interested in:

- Acquiring Pre-Qualified 10Cap + Multi-family Deals based on Actuals.
- Investing in Top Emerging Markets
- Deals located in strong submarkets
- Value Plays that provide big ROI’s
- Third Party Documented Rehab Costs

ACT NOW TO SECURE YOUR NEXT INVESTMENT!

For detailed information, contact Jim Craig at (281) 377-6335 or cregg2002@att.net

- Looking for a way to rescue your IRA, 401K, 1031 exchange account or private investment money from the spiraling economy? Tired of wondering how low your investment will go?
- We are seeking verified accredited investors interested in placing funds in a controlled, low risk environment backed by Commercial Real Estate that provide above market returns with protection of the investors funds as paramount.
- All of our projects are validated by 3rd party appraisals and third party rehab costs. These projects are run by a very successful, experienced team of rehabbers, due diligence and property management professionals with a sharp focus on adding value and providing solid returns for each investor.
- I have a brochure with all your benefits available upon request. My name is Jim Craig and I will be available in the back of the room.
The real estate community was buzzing yesterday as news of this waiver spread quickly. January 15, 2010, HUD Secretary Shaun Donovan issued a press release, as part of HUD's Neighborhood Stabilization initiative, temporarily waiving FHA's 90 Day Seasoning Rule. HUD is cognizant that the seasoning guideline is having a negative impact on alleviating the problem of abandoned and blighted homes. FHA research finds that acquiring, rehabilitating and the reselling these properties to prospective homeowners often takes less than 90 days. Prohibiting the use of FHA mortgage insurance for a subsequent resale within 90 days of acquisition adversely impacts the willingness of sellers to allow contracts from potential FHA buyers because they must consider holding costs and the risk of vandalism associated with allowing a property to sit vacant over a 90-day period of time.

The real estate community was buzzing yesterday as news of this waiver spread quickly. The investor are, of course, rejoicing and spreading the news far and wide, without a careful read of the Waiver itself. The intent of this temporary policy change is to allow investors to take title to a property, rehab it and sell it quickly. It is not a panacea for those investors who pick up a property at a discount, seeking to flip it for a profit in a "back to back" or "double" closing. For those types of transactions, the 90 day seasoning rule is a non-issue if you utilize a land trust correctly.

Doug Wurster:
1031 Exchange Client in Florida
9.5M in cash available. Needs to identify new non-listed, non-loop net multi-family Class B properties located in Tampa or West Florida by Friday, 9.11.09. Contact Doug Wurster or Jim Craig for details.

Linkedin Group site: Distressed Asset Acquisition.

***$20,000*** REWARD - REAL ESTATE WANTED!!

I will keep posting this until I find the properties that I need for my exchange!! Please read the entire posting before contacting me.

I have 1.6 million in a 1031 to invest in.....

I am looking to invest 1.6 million in apartments. Minimum 40 units, pitched roofs, no vacant properties. Everywhere in the U.S. other than Michigan, California, Vegas, Phoenix, Atlanta, Florida, Memphis. 20 years old or newer +/-, C Class or better, No 100% vacant properties. Must have some current cash flow. If it comes with financing in place, even better. Please no Loopnet listings, send me something that is fresh on the market. Pocket listings, FSBO's, Bank Reos, pre-foreclosures, short sales etc.

http://www.dhm1.com
mclouser1@yahoo.com

Please send units with cap rates above 9 and properties with upside potential. I like properties that have been mismanaged with up to 75% vacancy, minimal rehab(no scrapers)

Death, Divorce, Disease, Disaster is the four D's that I look for in my investments.

I will look at just about anything at this point! Not all criteria are necessary. Send me what you have! I am buying only apartments. Nothing else!!

Please help, I am running out of time for the identification period in my 1031 exchange.

Michael Clouser
(619) 255-5611
From Doug Wurster:
Financing for Acquisition of Income Producing Properties
$1M Minimum, No Maximum
80% Maximum LTV or Bring Difference to Closing Table
If property is vacant, you must show ability to service debt within 30 days of closing
6% Rate
Maximum 30 Year Term
No Upfront Fees
No Prepayment Penalty
Direct Principals Preferred
Please Email Initial Inquiries

Trel McClary
Consolidated Finance Group
“Providing Real Solutions For Your Real Estate Needs”
Trel McClary
(trel@CONSOLIDATEDFINANCEGROUP.COM)

(800) 980-5269

From Micah Quarles:
Sid Banner
Express Commercial Capital, LLC.
Fla. Office: (516) 395-4134
Cell: (516) 289-9178

Robert Sherman
Calif. (949) 702-4527
Min. $500K to no limit.
Funding all types of deals.
Private Placement funds

400 Bankers
www.400bankers.com/nomoneydown.html

Great for REO's!

Will finance 100% LTV and provide rehab for distressed properties.

Source provided by Micha Quarles:

Ernie Eden 1031 Exchange Agent, Atlanta, GA
Cell: (404) 310-6659  www.BullRealty.com

Please call

David Heinemann’s deal, Oakwood Apts. Must have a buyer by Sept. 29th.
Requirements are:
$5K for Application Fee for Assumption of note.
Return of $3,300.00 earnest money.
$1,300 in legal fees in Due Diligence.
$745K Asking Price.
$90K Down plus closing costs and Due Diligence fees.
Rehab costs $31K to $47K. (Replacing two Pitched Roofs.) Third roof was done in 2007.
Keyword Search
Used Private Money Institutions
Apartment Lending

Colonial Capital LLC
(8770 877-2877)

Georgia Capital
(404) 256-3006

Direct Capital Solutions llc
Richmond VA]
804-353-0244

TM 1031 Exchange Inc.
877-486-1031
Loan 1M and up.

1031 intermediary - Keyword

Eacquisitoinso8@aol.com
863-424-1247

erniebell@att.net
Earnestine Bell - Loan Broker

Intermediary:

South bay exchnge corp.
Brian folks
310-540-3813 1031 exchange agent.

Red Capital - - Ohio FHA, Freddie, Fannie lenders
Lee F Mcneer VP Red Capital Group
lfmcneer@redcapgroup.com Ken Johnson referral

Hedge Fund goup
Bkeller@facewealth.com

Hedge fund data base
www.Barclayhedge.com
641-472-3456

Vrmfunds.com
Private Fundssql.
George Denninghoff
949-525-4861
Executive summary - required

www.Fundingpulse.co
www.fundinguniverse.com
www.investorwishlist.com
www.investor-source.com
www.wcapitalpartners
www.Wcapgroup.com
www.findthatmoney.com
www.investec.com  private lender bank
www.barclayprivateequity.com  interested in commercial deals
for office buildings only. No apartments.
www.purpleangel.com  private investors. Found through
www.about.com

www.canadianangelsinvestments  sbinfocanada.about.com
Matchmaking site

Keywords, private money for real estate
www.metrofundingcorp.com  $1M up
www.greatlandfinancial.com
www.fairfieldfinancial.com  $500K up
www.sourcecapital.com
Rich Hadden - New source.
Requires "Skin in the game"
NOT INTERESTED IN FUNDING OUR GROUP. Great job vetting the source.

Linked in tip from Rich:
While searching for a person (rather than a group), type in private equity, private money. It will search the profile of the person or company.

Don't have tunnel vision about your deal. Keep the group in mind when talking about finding money. DEAL FLOW

Questions for Funding Sources;
1. What type of funding do you offer?
   Do you have hard money, JV Partnerships, 100% purchase funds avail?
2. What are your terms?
3. What are your fees?
4. Can your fees be collected at closing?
5. What is your closing time frame?
6. What are your LTV parameters?
7. Are your investments nationwide or regional?
8. What are your due diligence requirements and fees?
9. What is your length of hold time for the deal? 3 years, 12 months, etc.
10. Can you provide references
11. What range of dollar values can you fund?
12. How many deals have they closed in the last 6 months?

What to say to a private money source when they ask "Tell me about your deals"
1. Great! Let me get you in touch with the principal on the deal and I will make sure that you have all the information you need.
2. Excellent! Let me get you an executive summary on what we currently have. (Call the Vault Club office, we currently have 9 multi-family deals totaling 1915 units for a total of $55.5M under contract. They range from 46 units to over 300 units each. What I can do for you is get you in contact with the principals and get you additional information.
3. Is this something you would be able to fund in total, or do you have some minimum or maximum funding requirements?
David Glover referral
The scotsman guide
www.Scotsmanguide.com

Look at the "moneybag" on the website. (Look under commercial lender search, click on "matrix.pdf", click on "multi-family", Click on "multi-family matrix.pdf". Shows different lenders and the type of lending they do and the amounts that they offer.

Platinum Group: $55M under contract and 1,950 units

Terry's Source: Found on www.linkedin.com
Ivan Jenkins - (864) 650-7901
www.kingdom-advancement.net

Found on LinkedIn.com and the Big Board on Loopnet by Micah Quarles.
Kevin Thomas located in Akron, Ohio.
(330) 252-1770
Kevin_thomas4@yahoo.com
www.kevinthomasassociates.com
Funding from 30K to 100M
Short or long term funding available.
From 50% to 90% LTV
Application fee of $750.00 plus appraisal fee.
Funding is based on appraisal, not contract price!
Currently closes 8 deals each month.
Interest rate is 9% but can be negotiated down. Funding provided through a Pension Fund.

Tim Marshall 1031 Exchange Agent
TM 1031 Exchange, Inc.
(877) 486-1031
tim@tm1031exchange.com
www.tm1031exchange.com
Christina Porter
Marco

Additional 1031 exchange websites
www.1031exchangemadesimple.com
www.nce1031.net
Questions to ask the lender/broker

1) Do you have more than one loan program?
2) What various types of lending do you do (private equity, HUD, hard money, hedge funds, etc)
3) What types of property will you loan on?
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18) Can you find an equity partner for us to partner with? What kind of a role would they want, active or passive?
19) Can you provide a term sheet? Is there an application fee?
20) What are your fees? Are they upfront fees or success fees? Can they be financed? Can they be paid at closing? What exactly do I get in return for the fees?
21) How much are the due diligence fees? Can you break down the costs? Can they be financed or paid at closing?
22) Are flat roofs okay?
23) We need a complete list of fees and other costs, and costs we must bring to closing.
24) How soon is pre-approval? How soon is approval?
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28) Do you charge points? Can they be financed?
29) What documentation do you need about us, the borrowers?
30) What documentation do you need about the property?
31) What is your average timeline for closing a deal?
32) Are there any contingencies for the deal – such as our experience, appraisal amount, our own skin in the game vs. an equity investor, etc.
33) How many deals do you close in a month?
34) What would your ideal deal look like?
35) Can you tell me about your experience in this business?
36) Can you provide references? (They’ll probably respond with something like ‘we prefer to respect the privacy of our clients.’ To which you’ll reply with something like ‘Oh, I’m sure you have satisfied clients who’ll give you permission to pass along their contact information. I’ll be happy to call them all at my expense. I know when you help me close this deal, I’ll be shouting your name from the rooftops – I’ll be thrilled to give you a glowing recommendation. I know your other clients must feel the same way.’)

Martin Capital Group, LLC
Craig Williams / pres
270-527-5282
craig@martin-capital.com

2) Mario Gilbert
Atlanta, GA
877-386-3371 Office
mario@position1biz.com

3) Lumina Properties Inc.
Steve Spelling
214-628-0831
stevespelling@gmail.com

4) Communities by Design Inc
Mitchell Greenstein
Bethesda, MD
301-873-1588
mitch.greenstein@gmail.com

5) Salem Financial Group
Walter Wlodarski
973-868-8450
salemfinangroup@aol.com

6) Great Eastern Investments, LLC
T.J. Morrow
830-796-7735
tjmorrow@idworld.net

7) Tobin B.Knight
312-235-2834
tknight@uslandllc.com

8) Land Loans USA
864-278-0548
landloansusa@gmail.com

9) DC Consultants
David Cathey
866-887-0796
dcathey@optonline.net

10) American Capital Investments Corp.
Austen Alexa
708-717-2878
austenalexa@yahoo.com

11) Parente Capital
Stephen Parente
770-614-8077
Stephen@parentecapitaladvisors.com

12) CFO Capital Partners
Paul Sheldon
315-307-8504
psheldon@cfocapitalpartners.com
13) United Financial Lender
Matt Williams  (David Glover update: want’s 10% skin in the game from principal. Will do 60%LTV with 30% seller takeback. Will fund up to 5 million at 5.99%)
503-516-5823
matt@unitedfinanciallender.com
14) Novation Group
Jeffrey Byers
706-781-2921
djeffb@brmemc.net
15) Donald Hunter Financial
Donald Hunter
877-905-0258
don@donaldhunterfinancial.com
16) Gauntlet Real Estate Capital
Michael Faltushansky
480-947-0216
Michael@skyyfinancial.net

17) M&I Consulting Group
Mark Indeck  (David Glover update: Has private equity, hard money 12 to 14% depending on project. 12-36 months. Recourse and non-recourse depending on principals. Want 10 to 20% skin in the game. Has electrical union pension fund. Will provide up to $3M for funding and rehab per project. They want an 18% annual ROI, must use union electrical workers for rehab. Time frame is two weeks to 30 days to secure funding approval. Mark gets 3 to 3.5 points at closing. No upfront fees. Standard due diligence fees apply.
781-526-1395
merrill342@aol.com
18) City Side Investments
Andres Garcia  (David Glover update: newbie just getting started in Commercial Real Estate.)
305-496-1776
agarcia@citysideinvestments.net
19) Maddox Financial Solutions
Valon Maddox
770-217-7383
valonmaddox@gmail.com
20) GMHC Diversified Commercial
Shawn Pearl
504-208-6722
21) Fritz Capital Funding, LLC
Bill Fritz  (David Glover update: only deals with renewable energy only! No real estate lending)
800-314-4345
bizmstr@suddenlink.net
22) Commercial Partners of Illinois
Mike Boraca
815-477-9088
mike@cpcommerciallending.com
23) KW Commercial
La Sha Powell
251-458-9644
lasha@lashapowell.com
24) Gomberg Financial
Warren Gomberg
781-631-7929
wg@gombergfinancial.com
25) Better Capital Partners (Sperry Van Ness)
Mike Haynes
Daniel Marshall - Contact  
HUD Contact in Dallas  
Cindy Kolster  
DMC Commercial Group  
cindy@diversifiedloans.com  
(817) 329-5626 ext. 230

GI Lending Group  
No Fica Score Required  
Due diligence fee is required after commitment letter is issued  
DD fee is refunded at closing in lieu of points.  
Demetrius Mathis is the contact  
(601) 624-9475 office  
gilendingsource@gmail.com

Funded by an international Hedge fund pool  
Hard money up to 80% LTV  
Lend up to 80% as is value and up to 80% of ARV future value. Paid out in a draw schedule.  
No credit checks, a SISA Stated income, stated assets loan.  
Funded over 10Billion as of 2007.  
Tell us your exit strategy and we will customize a loan for you  
Interest rates around 14% to 16% 75% to 80% LTV.  
Can fund in 5 to 15 days with expeditor fee.  
5 year fixed rate interest only based on a 30yr mortgage term.  
11.5% to 16% based on 65% LTV.  
Commercial and Residential Funding Avail.
Poll Questions
Monday, April 20, 2009
8:52 PM

1.
Hello, My name is ___________ and I represent a national syndication group specializing in Multi-Family Bank REO’s and large portfolios of Discounted Notes. I see that your fund focuses on Commercial Real Estate investments.

Here are some questions you can ask and insert into your script.

Do you have any investments in real estate?
What kept you from investing in real estate?
Are you interested in Diversifying Risk?
Can you introduce me to a peer/hedge fund manager you know that is interested in Real Estate?
What type of Real Estate Investments are you looking at?

Daniel Yoo
Hedge fund contact. Questions he asked when he contacted this person.

Do you have any investments in real estate?
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Can you introduce me to a peer/hedge fund manager you know that is interested in Real Estate?
What type of Real Estate Investments are you looking at?

Meet live investors in Houston:
Entrust Self Directed IRA
Mixer: Houston TX
Holiday Inn Galleria
3131 West Loop South
Thursday, May 6th, 6:30pm

My e-mail address: Jim.craig@fgllc.com

Homework: Due next Tuesday, May 11, 2010

• Take the bullet points from the marketing piece on the Power Point slide and improve upon it.

• Create your own script for talking with a Hedge Fund/Investment group manager. We will refine it live-online next week with the rest of the students.

MAO = Maximum Allowable Offer. A formula used to determine the maximum allowable offer for underperforming multifamily properties.

10 Cap + Multi-Family Deals Available!

Are you CONSISTANTLY spending HOURS searching multiple deals and analyzing numbers to find that Next Investment?

YOUR SEARCH IS OVER!

This may be perfect for you if you are interested in:

• Acquiring Pre-Qualified 10Cap + Multi-family Deals based on Actuals.
• Investing in Top Emerging Markets
• Deals located in strong submarkets
• Value Plays that provide big ROI’s
• Third Party Documented Rehab Costs

ACT NOW TO SECURE YOUR NEXT INVESTMENT!

For detailed information, contact Jim Craig at (281) 377-6335 or cregg2002@att.net
Looking for a way to rescue your IRA, 401K, 1031 exchange account or private investment money from the spiraling economy? Tired of wondering how low your investment will go? We are seeking verified accredited investors interested in placing funds in a controlled, low risk environment backed by Commercial Real Estate that provide above market returns with protection of the investors funds as paramount. Your investment is protected by Key Man Life and Disability insurance in addition to Business Loss, Property, Flood and Liability Insurance. You will have checkbook control over your funds. All of our projects are validated by 3rd party appraisals, rehab costs, and quality control inspections. Each investor will have a lien against the property LLC to provide additional protection for their investment. Every project is run by a very successful, experienced team of rehabbers, due diligence and property management professionals with a sharp focus on adding value and providing solid returns for each investor.

I have a brochure with all your benefits available upon request. My name is Jim Craig and I will be available in the back of the room.

I am part of a National Multi-Family Real Estate Syndication Group. We work directly with verified accredited investors interested in placing funds in a controlled, low risk environment backed by Commercial Real Estate.

We structure these investments to mitigate risk, provide investor control and offer above market returns. All investments are protected by Key Man Life and Disability insurance in addition to Business Loss, Property, Flood and Liability Insurance. Each investor has checkbook control over their funds. All of our projects are validated by 3rd party appraisals, rehab costs, and quality control inspections. Each investor has a lien against the property LLC that secures their investment.

Every project is run by a very successful, experienced team of rehabbers, due diligence and property management professionals with a sharp focus on adding value and providing solid returns for each investor.

Questions to ask investor:
What type of investments are you involved with now? What type of returns are you getting now?
Are you interested in turning your investments often?
If I had a project that required $50K, would you be interested?
If I had a high CAP rate project available and needed $500K, would you be interested?
Duane - Deal Structure.

Bank REO
2009 Appraisal: $4,515,000
Offer Price $3,850,000

First mortgage: 85%  6% interest
JV Partner 15% plus 3% closing costs, 1% earnest money, Rehab costs, capital reserves.

Chicago Business Capital
3149 Dundee Rd, Ste. 257
Northbrook, IL  60062
www.chicagobusinesscapital.com
Steve Roth - contact.
(847) 509-3419 Office
Asset based financing
Works with 100 private lenders and banks
Funding begins at $50M + for combination equity and cashflow.

Bedford Lending Corporation
40 South River Rd., Suite 22
Bedford, NH  03110
www.bedfordlending.com
Specialize in Multi-family, hospitals, etc.
Government funding through Fannie Mae FHA, SBA lending.

- Sample confidentiality statement for use in an executive summary;
- The reader acknowledges that the information provided by [Provider] in this funding proposal is confidential; therefore, reader agrees not to disclose it to anyone other than Recipient's officers, employees or agents in the course of our discussions or in connection with any discussions with [Provider] without the express written permission of [Provider].
- It is acknowledged by reader that information furnished in this funding/offering proposal is in all respects confidential in nature, other than information which is in the public domain through other means and that any disclosure or use of same by reader, may cause serious damage to [Provider].
- Add Non-Circumvent paragraph here from NCND.
- Upon request, this document is to be immediately returned to [Provider].

Pasted from: <file://\psf\Home\Desktop\Shared\Real\RealEstate\Investing\Vault\VaultClub\VaultClubPPT\205.18.10\ExecutiveSummary.ppt>
Duane Flaten: Deal Structure
Kerry McCandless: Deal Structure
Maria Senger: Deal Structure

Kerry McCandless Deal: 192 unit Dallas.
Conduit Note: Balance $4,475,000 5.96% interest, matures in 2016.
Cash Flowing Property.
Seller willing to take back second for portion of down payment with collateral.

Maria 196 units, Ohio Looking to flip or buy and hold
Assumable loan of $3.2M Interest rate 5.23% $13K per month debt service.
Seller financing of $1.6M (not sure of interest rate)
Asking price of $6.3M to $7M.
Need to find JV Partner to provide $1.5M down payment. Equity partner rather than cash flow
Comparables

Sales Comparables:

Subject Property: 200-Unit Complex, $9,000 PPU, Built 1986

<table>
<thead>
<tr>
<th>Qtr/Yr</th>
<th>Location</th>
<th>Type</th>
<th>Sold For</th>
<th>PPU</th>
<th>Built</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qtr 2 '09</td>
<td>Houston, TX</td>
<td>236-Unit Complex</td>
<td>$4,500,000</td>
<td>$19,067</td>
<td>1973</td>
</tr>
<tr>
<td>Qtr 4 '08</td>
<td>Humble, TX</td>
<td>192-Unit Complex</td>
<td>$15,500,000</td>
<td>$80,729</td>
<td>2007</td>
</tr>
<tr>
<td>Qtr 4 '08</td>
<td>Houston, TX</td>
<td>137-Unit Complex</td>
<td>$4,500,000</td>
<td>$32,847</td>
<td>1973</td>
</tr>
<tr>
<td>Qtr 4 '08</td>
<td>Houston, TX</td>
<td>254-Unit Complex</td>
<td>$3,500,000</td>
<td>$13,780</td>
<td>1982</td>
</tr>
</tbody>
</table>

Note: Loopnet Sales Comps (estimated)

Rent Comparables:

Subject Property: 1 BDR/1 BA to 2 BDR/2.5 BA $490 to $770/month

<table>
<thead>
<tr>
<th>Type</th>
<th>Rent</th>
<th>Distance (miles)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 BDR/1 BA to 3 BDR/2 BA</td>
<td>$460 to $745/mo</td>
<td>5.16</td>
</tr>
<tr>
<td>1 BDR/1 BA to 2 BDR/2 BA</td>
<td>$534 to $667/mo</td>
<td>5.62</td>
</tr>
<tr>
<td>1 BDR/1 BA to 2 BDR/2 BA</td>
<td>$460 to $670/mo</td>
<td>4.29</td>
</tr>
<tr>
<td>1 BDR/1 BA to 2 BDR/2 BA</td>
<td>$519 to $695/mo</td>
<td>4.17</td>
</tr>
</tbody>
</table>

Property Highlights

- Investment property with tremendous upside potential: repairs and rehab, as well as offering tenants new amenities will stabilize this property in 1 year or less.
- Great unit mix and individually metered – residents pay for electricity
- Centrally located between Hwy 45 and Hwy 290 allowing tenants easy access to employment, shopping, and entertainment
- Three airports are nearby, including the George Bush Intercontinental Airport, which is the 2nd largest airport in Texas
- Property is located within walking distance of area schools
- Metro Bus Stop is (4) blocks away from property
- Shopping, dining and popular entertainment are just minutes away
- Property has beautiful curb appeal with trees and well maintained lawns
- Quiet, serene atmosphere to calm the nerves of a busy workday and enjoy with friends and family on the weekends
- Playground area for the children and crystal clear pool to enjoy with friends
Neighborhood Demographics
For Zip Code 77***

**POPULATION:** 47,713
Density: 90 (people/mile)
Median Age: 32 yrs. old
Male: 22,865
Female: 24,848

**TOTAL HOUSING UNITS:** 16,300
Total Occupied: 15,568
Total Vacant: 732
Total Owned Units: 10,656
Total Married: 35,547
Units w/o Children <18: 5,716
Units w/Children< 19: 6,383
Avg. House Price: 129,488
Median Rent: 556

**TRANSPORTATION:**
Total of all Commute Categories: 19,252

**HOUSEHOLD INCOME:**
Income by Age:

AVG. TOTAL HOUSEHOLD EXPENDITURE:

ASSETS:
Primary Residence: 33,087
Avg. Net Worth: 93,464
DEBTS:
Home Secured Debt: 35,049
Avg. Total Debt: 44,177

EDUCATION:

EMPLOYMENT:
How to raise Earnest Money
Safest form of investment.
4% interest only or 4Points only.
Interest Paid at closing
Must stay in until closing
If we don't close return the principal to the investor without interest.

How to provide Proof of Funds Letter

How to create a buyers list
Go to an auction and get buyers names and contact info.
Meet investors at Self directed IRA mixers, and RE investment clubs.

Rene needs $200K to purchase a single family home note.

real0306@gmail.com  Rene Sorensen
(408) 454-8819  Phone.
10 Cap + Multi-Family Deals Available!

Are you CONSISTANTLY spending HOURS searching multiple deals and analyzing numbers to find that JEWEL?

YOUR SEARCH IS OVER!

This may be perfect for you if you are interested in:

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- Investing in Top Emerging Markets
- Deals located in strong submarkets
- Value Plays that provide big ROI’s
- Third Party Documented Rehab Costs

ACT NOW TO SECURE YOUR NEXT INVESTMENT!

For detailed information, contact Jim Craig at (281) 377-6335 or cregg2002@att.net
Questions to ask the lender/broker

1) Do you have more than one loan program?
2) What various types of lending do you do (private equity, HUD, hard money, hedge funds, etc)
3) What types of property will you loan on?
4) Are you limited to any specific geographical areas?
5) Are reserves required?
6) Interest rate?
7) Amortized for how many years?
8) Is there a balloon or call?
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12) Is your LTV based on contract price, or FMV/ARV or appraisal price?
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14) Recourse or non-recourse?
15) What amounts can you loan?
16) FICO based or asset based? What is your FICO expectation?
17) What DSCR are you looking for? Any other cash flow requirements?
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Posted from: <file://C:\Documents%20and%20Settings\Administrator\Local%20Settings\Temporary%20Internet%20Files\OLK9\Questions%20to%20ask%20the%20lender%20%282%29.doc>
Offered by Renu Jerath

Hedge Fund
Dandrew Capital  Based in NY
Sal Buscemi - owner of the hedge fund group.
They fund bulk REO Properties, sell off individually.

Mailing list for apartment owners
Prospect
Fee for list
Can pull one area each month.

Another source is List Source
www.Netronline.com

www.marcusmillichap.com
Emerging market info., multi-family market news.
Update on Maria Senger's deal

Seeking Earnest Money Lenders
Proof of Funds Lenders
Direct Buyers with Proof of Funds

Renu has questions

My e-mail address; Jim.craig@fcglc.com

Currently:
AWF Properties under LOI negotiations
Nine Properties
Total of 996 units
Total offering price: $9,494,000
Total ARV: $26,453,213
Total Rehab: $4,137,000
Potential Equity: $12,822,213
Earnest money: $142,250
2 - TN
4 - TX
2 - GA
1 - OH

Google: Scotsman Guide for funding sources.

Renu says......

Check out your local newspaper business section and look for angel investor. You can also do an online search with your local paper for angel investors. Business incubators.

Seek out more experienced, older investors in your market and ask them for advice and assistance.
• **Vault Club Update:**

  - We are negotiating 11 LOI’s from 8 different students
  - 4 in Texas
  - 1 in Ohio
  - 3 in Tennessee
  - 2 in Georgia
  - 5 are Bank REO’s
  - 6 are Private Owners through a Broker

  **Average LTV on above deals is 51%**

  We are seeking Buyers for these deals. All deals will be flipped to the Buyer at a 10 Cap rate price or better!

  *When you bring a buyer to the deal that closes, you will share 20% of the net flip fee.*
I want to buy Apartment Buildings with Seller Financing. Must meet criteria. Please no daisy chaining. Thank you, Dan

Started by Dan Frankum, Owner of FHI Solutions

- Financed portion of the deal $1 - $4 million
- Down not to exceed 15%
- Cash flow $25,000/million
- Occupancy 85%
- Cap 10-12
- Reo’s accepted if bank-direct funding can be negotiated LTV 85%
- Cash flow evaluation must include 3 yrs of actual itemized expenses
- Rentrolls, analysis & pictures
- Pro forma numbers will not be considered

These locations NOT of interest;
- Arizona
- Michigan
- Ohio
- Washington State
- Oregon
- Colorado
- Tennessee
- New York

By Dan Frankum, Owner of FHI Solutions

Very Low Interest funding program with 100% LTC from 10MM Real Estate Projects (Principal Only Please)

Started by Yasuo Oda, President at City21 Development. LLC

I am pleased to introduce a super competitive interest rate commercial loan for over 10MM real estate projects including development, re-development, rehab or acquisition for most of the commercial project types. Renewable energy, green energy projects are welcome. US and international depending on project and countries. With strong exit strategy of the project, we will fund over 100% LTC or 70% LTV of future value. Closing cost associated fee will be rolled into the funding. Low fixed interest rate for 5 years. (Extension to be considered for 10 years)

For more information, please email me at yasuo@yaholdings.com.

By Yasuo Oda, President at City21 Development. LLC

100% Financing Quick Closing SWIFT Program from 10MM Project (Principal Only Please)

Started by Yasuo Oda, President at City21 Development. LLC

We have 100% funding opportunity for real estate US and International projects. The rates are ranging from 7% to 9%. Closing in 30-45days.

Project types are Commercial real estate, Hotels, Retail, Multifamily, Green Projects and others. Client needs to come up with 10% of requested loan amount for 30days for admin hold. After commitment letter is issued, 10% POF by MT799 SWIFT from world top bank is required.

For more information, please email me at yasuo@yaholdings.com.

By Yasuo Oda, President at City21 Development. LLC
LENDPOST.COM IS THE PLACE TO GO FOR FUNDING

If you are looking for real estate or business funding, Lendpost.com is the website for you.

Lendpost.com is a great website for:
- *Real estate investors*
- *Real estate Brokers & Agents*
- *Mortgage Brokers*
- *Direct Lenders*
- *those in need of business funding*

Do you need hard money to close your real estate transaction?
Do you need venture capital to get your business going?
Are you looking to refinance or secure a line of credit?

Lendpost.com is the solution for all of these needs and more.

If you are a direct lender or mortgage broker, go to Lendpost.com to advertise your funding services.

Everything on the site is completely free. If you have funds and would like to connect with those in need, Lendpost.com is the website for you.

Simple, straightforward, and very helpful:  
[http://lendpost.com](http://lendpost.com)

---

**Monty Yeager**
President at Realestateandfunding.com
Boise, Idaho Area

LendPost: marketplace for lenders, loans for borrowers
lendpost.com
LendPost is a service for Person to Person Lending and Borrowing.

---

**Kevin Brown Kevin@GsevenCapital.com (1000+)**

FUNDING AVAILABLE USA & INTERNATIONAL $5Million to $500Million (CASH Proof Of Funds $100,000 Minimum)
www.GsevenCapital.com

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**Jim Craig**
Fax: (281) 897-0775
Jim.craig@fgllc.com

---

**Yvonne Stop Following Follow Yvonne**

We Offer Same Day/Transactional Funding & Proof of Funds (POF) letters – FAST. Wired & Confirmed within 5 hours! Call today – see results TOMORROW: Yvonne 847.845.4723 and/or John 630.880.8799
Do YOUR Clients Need REAL (POF) Proof of Funds (Hard Money) Moved to Title to Complete their Deals, so that YOU can Close YOUR DEALS?

We OFFER:
- POF – Proof of Funds letters – FAST!!
- SAME DAY FUNDS for ALL Your Transactional Funding Needs up to $50MM to Close Your Same Day Deals – FAST!!

MAKE MORE MONEY! WE’LL HELP YOU CLOSE MORE DEALS and Make Extra Cash!!
We Can Move Cash to Title on Your Client’s Behalf Faster Than ANY Company in the United States:
- 1.5MM in 4 Hours
- 2.5MM in 24 Hours
- 5MM in 7 Days
- And Higher, As Your Requirements Dictate

Our Funds Help Your Clients Take Advantage of Immediate Opportunities!
- We can Help Meet the Demands of a Seller or a Buyer!
- BONUS: Enhance your Client’s Financials!
- Provide a “Bridge” Between the Offer to Purchase And the Closing!

Don’t Miss an Opportunity!
We’ll Help YOU Structure Your Deals so that YOU can Start Closing Additional Loans with Ease – ALLOWING YOU to MAKE MORE MONEY!!

**Alex Beltran**
Director at Shoreline Capital
Greater San Diego Area

**Jim Craig**
Fax: (281) 897-0775
Jim.craig@fgllc.com
يد الإحصاء @ $60,000
Refinance
Free & Clear
80% LTV
1.41m Net from:
2x1 NEW
$120k
12mo
Blanket
18mos
Mortgage
Released
6017
Questions to ask the lender/broker  (This is on Huddle)

1) Do you have more than one loan program?
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18) Can you find an equity partner for us to partner with? What kind of a role would they want, active or passive?
19) Can you provide a term sheet? Is there an application fee?
20) What are your fees? Are they upfront fees or success fees? Can they be financed?
21) Can they be paid at closing? What exactly do I get in return for the fees?
22) How much are the due diligence fees? Can you break down the costs? Can they be financed or paid at closing?
23) Prepayment penalties?
24) Do you charge points? Can they be financed?
25) What documentation do you need about us, the borrowers?
26) What documentation do you need about the property?
27) What is your average timeline for closing a deal?
28) Are there any contingencies for the deal – such as our experience, appraisal amount, our own skin in the game vs. an equity investor, etc.
29) How many deals do you close in a month?
30) What would your ideal deal look like?
31) Can you tell me about your experience in this business?
32) Can you provide references? (They’ll probably respond with something like ‘we prefer to respect the privacy of our clients.’ To which you’ll reply with something like ‘Oh, I’m sure you have satisfied clients who’ll give you permission to pass
along their contact information. I’ll be happy to call them all at my expense. I know when you help me close this deal, I’ll be shouting your name from the rooftops – I’ll be thrilled to give you a glowing recommendation. I know your other clients must feel the same way.”

Very low cost of entry into our latest Joint Venture Funding Program (also known as 100% Loan-to-value program) designed for Owner Occupied, Investor, Construction and Development deals. This program provides 100% of the project funding, which means no cash into the deal is required from the borrower. In return, the borrower gives only 25% equity, and keeps 75% until loan is paid back. Liquidity requirement is very low -- approx. 1% to 1.5% of requested loan amount. Money source for current round of funding for this program is expected to be exhausted before end of 2010, so if interested please submit your deals promptly. Thanks.

Program Highlights
- 100% funding of the purchase price or appraised value
- NO Down Payment or Cash in the deal is required!
- Loan minimum: $2,500,000 Maximum $25,000,000 (higher considered on individual case basis)
- Close in as fast as 6 weeks
- Funds may be used for purchase, construction, rehab, or refinance (up to 100% cash out)
- Great for developers! Funding may also be used as project completion loans for developers
- Available in US and Canada
- No prepayment penalty
- Most commercial real estate projects can qualify (but no raw land at this time)
- Liquidity requirement of only 1 - 2% of requested loan amount
- Minimum credit score: 600
- Borrower maintains 75% equity and gives the JV partner 25% equity until repayment of loan
- Payback can take as long as borrower desires

Sincerely,
C R Dunbar
Senior Manager
Position One, Inc.
Atlanta, Georgia
(770) 948-4545 or 1 877-FUNDER-1
...Effective business funding begins at Position One>>>
position1biz.com
Up to 100% commercial financing

Leader will fund up to 100% of the project
10% held in attorney escrow until closing
10% stays in escrow until drawn down
Interest only
Rates as low as 5.5%
Ten years term
Non-recourse
10% JV
No pre-payment penalty
No up front fees
No due diligence fees
No application fees
Total fees are 4 points and can be built into loan
Projects world-wide, starting at $1M
Lender available for conference call after submission and review

**BROKER BONUS OF $200K FOR 1ST FUNDING, $500K FOR 2ND FUNDING.** Our JV Group assists where conventional financing is unavailable. 100% funding of projects in 4-7 weeks w/10% down.

$1M-$750M
---We are offering a $200K bonus to any brokers for the first project they bring in & $500K for the second project. This is in addition to any fee agreements already in place with the client.
---Present your professional Executive Summary, POF and experience/resume. Your project will be reviewed within 1-2 business days.
---Clients must be on board and SERIOUS about proceeding immediately with us as the funding is quick (historical 4-7 weeks).
---Partnership split: 73% (principal) / 27% (JV group)
---1% down payment is also acceptable, but will take a bit more time to fund, usually within 3 months.
---Licensed JV Group with 20 year history.
---Escrow agent with over 30 years experience. Third neutral party to protect the interests of the client.
---All projects are cash collateralized by the JV Group. Top World Bank to Bank transaction.
---All measures have been designed to protect the client.
---Guidelines, Matrix, Group research, Bank research and Q&A available upon request, email us at SangerFinancial@aol.com
Please visit our web site for additional funding opportunities.
http://www.sangerfinancialservices.com/JVProgram

**Daniel Bedford, Jr.**

Pasted from <http://www.linkedin.com/profile?viewProfile=&key=7827810&authToken=spyu&authType=name&trk=mp_view_prf_t>

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No application fees
Total fees are 4 points and can be built into loan
Projects world-wide, starting at $1M
Lender available for conference call after submission and review

**Alex Beltron**

Commercial, Hotel and Apartment Financing - (5% - 6% Interest rates)
1-858-361-5363 Privatemoney1@shoreline-finance.com

Pasted from <http://www.linkedin.com/groupAnswers?viewQuestionAndAnswers=&discussionID=25980163&gid=2132134&trk=EML_anet_qa_ttle>

Rene - Deal review for funding

Vault Club 8.3.10
Tuesday, August 03, 2010
7:44 PM

Keys to the Vault Page 120
Very low cost of entry into our latest Joint Venture Funding Program (also known as 100% Loan-to-value program) designed for Owner Occupied, Investor, Construction and Development deals. **This program provides 100% of the project funding**, which means no cash into the deal is required from the borrower. In return, the borrower gives only 25% equity, and keeps 75% until loan is paid back. Liquidity requirement is very low -- approx. 1% to 1.5% of requested loan amount. Money source for current round of funding for this program is expected to be exhausted before end of 2010, so if interested please submit your deals promptly. Thanks.

**Program Highlights**
- 100% funding of the purchase price or appraised value
- NO Down Payment or Cash in the deal is required!
- Loan minimum: $2,500,000 Maximum $25,000,000 (higher considered on individual case basis)
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- Funds may be used for purchase, construction, rehab, or refinance (up to 100% cash out)
- Great for developers! Funding may also be used as project completion loans for developers
- Available in US and Canada
- No prepayment penalty
- Most commercial real estate projects can qualify (but no raw land at this time)
- Liquidity requirement of only 1 - 2% of requested loan amount
- Minimum credit score: 600
- Borrower maintains 75% equity and gives the JV partner 25% equity until repayment of loan
- Payback can take as long as borrower desires.

Sincerely,
C R Dunbar
Senior Manager
Position One, Inc.
Atlanta, Georgia
(770) 948-4545 or 1 877-FUNDER-1

...Effective business funding begins at Position One>>>
position1biz.com

Questions to ask CR Dunbar:
1. In exchange for the $2,500 upfront fee, you want Proof of Funding from the lenders. Cash Escrow Account for purposes of purchasing Real Estate
2. What is the interest rate?
3. Are there any additional Fees or Points?
4. If the deal does not fund, do you get a refund of the $2,500 or do they allow you to move on a second property with no extra cost?
5. Get everything in writing.
Rene Sorensen  
Placed ads on Linked-in in different groups  
Has sent out 15 NCND’s  
Has received 7 executed NCND's.  
Has found one buyer who has several Million Dollars available for Class C and B properties.  
Massive Action!!!!!  

E-mail Terri Dobbs with buyer info so she can reply to their inquiries. dealreview1@fcgllc.com  
Secondary e-mail for Terri Dobbs.  
TSDelvis@gmail.com  

Crowne Pointe, Tuscaloosa, AL  
64 Units  
Purchase Price $2,202,725  
20% Down Payment  
$440,545 Need JV Partner.  

Value Play:  
Lease up 88% occupied currently.  
New Management Company  
Short Sale from the Bank  
Bank is willing to Finance with 20% down.  
Room to build 150 additional units on the property  
Property is within 1 mile of a 2 year university and 5 miles from Univ. of Alabama. Could turn it into a student housing property. Currently they have 12 units occupied by students.  

Private Investor provide down payment, earnest money, due-diligence funds to acquire the property. (Hard money lender, Private lender, etc.)  
At closing, your goal is to start the re-finance process immediately!  

ARV: $2,773,823  
LTV 80% Re-fi: 2,219,058  
Purchase: $2,202,725  
Hard Money Loan: $550,000  

Predisposed:  
- Rehabbers  
- Home Builders  
- Property Management Companies  
- Current Property Owners  
- Sellers  
- Real Estate Brokers  
- Self Directed IRA Holders  
- 1031 Exchange Clients and Agents  
- CPA’s  
- Financial Planners  
- Real Estate Investment Clubs  

Low Risk:  
Insurance:  
- Flood Insurance  
- Key man Life and Disability Insurance  
- Property / Casualty Insurance  
- Business Loss Insurance  
- First Lien Privileges - Lien against your stock in your LLC - foreclose without foreclosure proceedings. Also provides First Lien Privileges without having a true first Lien.  
- Blanket Lien: offer lien against additional owned real estate for a short period of time.  
If the property cash flows, you could offer cash flow in addition to equity.  

Control:  
- 24.7 access to P&L, Rent Rolls, Invoices  
- Open Book to investors  
- Lien against LLC  
- Third Party inspection of work  

High Return:  
In relation to the low risk and control you offer the investor. Could be a combination of Equity and or Cash Flow.  

Linked in group: Recommended by Rene Sorensen  
Look to find a good property management group.  

Joel Soforenko  
Continental Finance Service  
413-478-5379  
Continentalloan@gmail.com  

Lender will fund 100% of acquisition and rehab  
Lender will roll into loan, 6 months of loan payments  

Vault Club 9.21.10  
Buying Your First Deal  
Tuesday, September 21, 2010  
7:46 PM  

Keys to the Vault Page 122
Case by case, lender will roll due diligence fees
12% interest only
Lender will decide how much profit will charge the buyer
Ex: purchase $1M, FMV is $3.5M, lender charges $500K profit
at refinance
Lender rolls profit into loan amount. Ex: $1m in purch. Plus
$500K profit = $1.5M loan. $1.5M plus $90K in payments (12
month term) plus due diligence = loan total.
($1.5M x 12% interest = $180K. 6m payments = $90K.)
Lender charges 0 points. Loan term is 12 - 18 months. No pre-
payment penalty! Upon paying off loan, borrower keeps
remaining profit.
The project and exit strategy is weighted more heavily than
borrower's assets or credit. Deal based rather than borrower
based.
Acquisition Funding Opportunity
201-Unit Apartment Complex
Houston, TX

Presented by:
Confidentiality

The reader acknowledges that the information provided in this funding proposal is confidential and should not be shared without written permission from the author.

---

Key: The user requested conversion of a document page to plain text.
The reader acknowledges that the information provided in this funding proposal is confidential; therefore, reader agrees not to disclose it without the express written permission of Jim Craig.

It is acknowledged by reader that information furnished in this funding proposal is in all respects confidential in nature, other than information which is in the public domain through other means and that any disclosure or use of same by reader, may cause serious damage.

Upon request, this document is to be immediately returned to Jim Craig.

**Investment Opportunity**

**Investment:** $3,875,000 (includes all fees and costs)

**Funding Deadline:** June 10, 2009
ROI: Negotiable Equity Ownership w/deferred payments for 8 months for stabilization  
Term: 3 to 5 years

**Cost Breakdown:**

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Origination &amp; DD</td>
<td>100,000</td>
</tr>
<tr>
<td>Closing Cost</td>
<td>60,000</td>
</tr>
<tr>
<td>Rehab ($6K/door)</td>
<td>1,206,000</td>
</tr>
<tr>
<td>Reserves</td>
<td>700,000</td>
</tr>
<tr>
<td><strong>Total Purchase Price</strong></td>
<td><strong>$1,809,000</strong></td>
</tr>
</tbody>
</table>

Note: Based on the local market cap of 9.0%, the Pro Forma value of property is approx. $6,465,000.

**Building Class:** C

**Location Class:** C

**Low Risk Attributes:**
- Experienced Management Team
- 3<sup>rd</sup> Party Appraisal
- 3<sup>rd</sup> Party Repair/Rehab Cost Estimate
- Contingency Budgeted
- Insurance to be in place at close (see below)

**Investor Control Attributes:**
- 1<sup>st</sup> Lien Foreclosure Provisions
- Financial Transparency: Review of Books, Receipts and Invoices
- 3<sup>rd</sup> Party Inspection of Work
- Controlled Release of Funds
- 3<sup>rd</sup> Party Escrow of Purchase Money
- Ability to intercede without Foreclosure

**Insurance:** Title, Casualty, Liability, Flood, Key Man Life, Key Man Disability, Business Income Loss

**Exit Strategy:**
- **Option #1:** Refinance with conventional/unconventional loan
- **Option #2:** Sell stabilized, rehabbed property
- **Option #3:** Replace equity partner

**Opportunity:** Excellent opportunity for an investor to get on board with a wonderful property which offers a significant upside. Unit turns and property upgrades will achieve stabilized operations that will support strong cash flow and appreciation. Immediately upon closing, an asset management plan* will be implemented which will include: new roofs, siding and interiors (based on a Class B image); placement of security cameras in strategic locations throughout the complex and employment of a guard for the main gate; repositioning of the property by the use of a new name, logo and marketing pieces; hiring of a vendor to provide on-site day care services; and contracting with a local YMCA to provide an on-site satellite operation. The current 38% occupancy rate should stabilize in the 90% range since the Houston market area in which this property
competes is currently experiencing a 13.6% vacancy rate for Class C complexes.
Excellent team in place includes: RED Advisors for due diligence, J. Allen Management
Company for property management, and asset management; Attorney Mack Gibson;
First Cornerstone Group which is a highly experienced real estate group to handle all
operations; and Smithterra Construction, owned by Jordan Smith, for repair/rehab of
property.

*All items are in process of being reviewed and additional details will be developed for investor(s) as due
diligence progresses over the next 30 days.

Property Description

(17) 2-Story Residential Buildings holding 201 Units w/6 distinct floor plans and monthly
rental payments:

<table>
<thead>
<tr>
<th>Type</th>
<th># of Units</th>
<th>Sq. Ft./Unit</th>
<th>Rent/Month</th>
<th>Rent/Sq. Ft.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 BDR/1 BA</td>
<td>48</td>
<td>635</td>
<td>$490</td>
<td>$0.77</td>
</tr>
<tr>
<td>1 BDR/1 BA</td>
<td>36</td>
<td>728</td>
<td>$525</td>
<td>$0.72</td>
</tr>
<tr>
<td>2 BDR/1.5 BA</td>
<td>20</td>
<td>837</td>
<td>$625</td>
<td>$0.75</td>
</tr>
<tr>
<td>2 BDR/2 BA</td>
<td>48</td>
<td>938</td>
<td>$670</td>
<td>$0.71</td>
</tr>
<tr>
<td>2 BDR/2 BA</td>
<td>40</td>
<td>975</td>
<td>$680</td>
<td>$0.70</td>
</tr>
<tr>
<td>2 BDR/2.5 BA</td>
<td>9</td>
<td>1,170</td>
<td>$770</td>
<td>$0.66</td>
</tr>
</tbody>
</table>

Rentable Sq. Ft: 167,982

Lot Size: 7.49 acres

Construction: Concrete Slab, Wood Frame, Brick and Wood Exterior, Pitched Roof,
Asphalt Parking
Current Occupancy: 38%

**CAP Rate:**
- 9.0% (Market)
- -21.2% (2008 Actual)
- -31.7% (2009 Annualized)
- 13.0% (Pro-forma)

**NOI:**
- -$384,164 (2008 Actual)
- -$574,157 (2009 Annualized)
- $556,236 (Pro-forma)

**Built:** 1984

**Amenities:** Sparkling Swimming Pool, Tennis Court, Jacuzzi, Hot Tub, Sauna, Exercise Room, Clubhouse, Playground, On-Site Laundry Facility, Ample Parking, Main Gate, On-Site Patrol, Bus Stop is (4) Blocks Away

**Unit Amenities:** Full-Size Washer/Dryer Connections, Fireplace, Patios/Balconies, Walk-In Closets, Central Air, Dishwasher, Disposal

**County:** Harris


**Neighborhood Demographics**

*For Zip Code 77088*

**POPULATION:** 47,713
- Density: 90 (people/mile)
- Median Age: 32 yrs. old
- Male: 22,865
- Female: 24,848

**TOTAL HOUSING UNITS:** 16,300
- Total Occupied: 15,568
- Total Vacant: 732
- Total Owned Units: 10,656
- Total Married: 35,547
- Units w/o Children <18: 5,716
- Units w/Children< 19: 6,383
- Avg. House Price: 129,488
- Median Rent: 556

**TRANSPORTATION:**
- Total of all Commute Categories: 19,252
AVG. TOTAL HOUSEHOLD EXPENDITURE:

- Public transportation: $1,414
- Vehicle maintenance: $1,367
- Personal Insurance: $1,055
- Apparel: $1,461
- Education: $1,247
- Entertainment: $1,474
- Beverages: $1,278
- Food: $1,207
- Health Care: $1,401
- Household Furnish/Equip: $1,154
- Household supplies: $1,414
- Household Operations: $1,474
- Miscellaneous: $254
- Personal care: $491
- Reading: $10
- Tobacco: $381
- Auto gas/oil: $1,029
- Utilities: $2,465
- Cash expenses: $1,153

ASSETS:
- Primary Residence: 33,087
- Avg. Net Worth: 93,464
**DEBTS:**
Home Secured Debt: 35,049  
Avg. Total Debt: 44,177

**EDUCATION:**

![Education Level Chart]

**EMPLOYMENT:**

![Employment Pie Chart]

Red: Blue collar percentage of work force (34.83%)  
Purple: White collar percentage of work force (65.17%)

Copyright © 2009 ConnectWithLife.com
Subject Property Rent: $490 to $770 per month

Rentable Sq. Ft: 167,982

Pro-forma is based on 10% vacancy and 50% OE/GSI

### Income

<table>
<thead>
<tr>
<th></th>
<th>2008 Actual</th>
<th>2009 Annualized</th>
<th>Pro-Forma</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Potential Income</td>
<td>$1,398,174</td>
<td>$1,404,084</td>
<td>$1,454,520</td>
</tr>
<tr>
<td>Less Vacancy</td>
<td>(890,854)</td>
<td>(1,030,262)</td>
<td>(145,452)</td>
</tr>
<tr>
<td>Less Concessions</td>
<td>(22,244)</td>
<td>(16,204)</td>
<td>(29,572)</td>
</tr>
<tr>
<td>Gross Scheduled Income</td>
<td>$485,076</td>
<td>$357,618</td>
<td>$1,279,496</td>
</tr>
<tr>
<td>Other Income</td>
<td>5,143</td>
<td>4,347</td>
<td>4,000</td>
</tr>
<tr>
<td>Effective Gross Income</td>
<td>$490,219</td>
<td>$361,965</td>
<td>1,283,496</td>
</tr>
</tbody>
</table>

### Total Expenses

<table>
<thead>
<tr>
<th></th>
<th>2008 Actual</th>
<th>2009 Annualized</th>
<th>Pro-Forma</th>
</tr>
</thead>
<tbody>
<tr>
<td>General &amp; Administrative</td>
<td>17,995</td>
<td>23,146</td>
<td>20,150</td>
</tr>
<tr>
<td>Marketing &amp; Promotion</td>
<td>2,400</td>
<td>3,000</td>
<td>20,000</td>
</tr>
<tr>
<td>On-Site Payroll</td>
<td>250,476</td>
<td>249,683</td>
<td>170,900</td>
</tr>
<tr>
<td>Repairs &amp; Maintenance</td>
<td>91,410</td>
<td>136,575</td>
<td>50,000</td>
</tr>
<tr>
<td>Utilities</td>
<td>150,714</td>
<td>164,954</td>
<td>117,643</td>
</tr>
<tr>
<td>Real Estate Taxes</td>
<td>169,987</td>
<td>169,987</td>
<td>169,987</td>
</tr>
<tr>
<td>Texas Franchise Tax</td>
<td>0</td>
<td>0</td>
<td>8,635</td>
</tr>
<tr>
<td>Insurance</td>
<td>111,151</td>
<td>108,527</td>
<td>70,350</td>
</tr>
<tr>
<td>Management Fee</td>
<td>30,000</td>
<td>30,000</td>
<td>49,345</td>
</tr>
<tr>
<td>Replacement Reserves</td>
<td>50,250</td>
<td>50,250</td>
<td>50,250</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$874,383</strong></td>
<td><strong>$936,122</strong></td>
<td><strong>$727,260</strong></td>
</tr>
</tbody>
</table>

### Expense Per Unit

<table>
<thead>
<tr>
<th></th>
<th>2008 Actual</th>
<th>2009 Annualized</th>
<th>Pro-Forma</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expense Per Unit</td>
<td>$4,350</td>
<td>$4,657</td>
<td>$3,618</td>
</tr>
<tr>
<td>Expense Per Sq Ft</td>
<td>$5.21</td>
<td>$5.57</td>
<td>$4.32</td>
</tr>
</tbody>
</table>
Sample Deal Overview Sheet for Investor. Mini Executive Summary used to present deal to investors.

Investment Needed: $3,875,000 (includes all fees and costs)

Funding Deadline: November 10, 2010

ROI: Negotiable Equity Ownership w/deferred payments for 8 months for stabilization
Term: 3 to 5 years

Cost Breakdown:
- Purchase Price: $1,809,000
- Origination & DD: $100,000
- Closing Cost: $60,000
- Rehab ($6K/door): $1,206,000
- Reserves: $700,000

Note: Based on the local market cap of 9.0%, the Pro Forma value of property is approx. $6,465,000.

Building Class: C

Location Class: C

Low Risk Attributes:
- Experienced Management Team - See Bio's attached
- 3rd Party Appraisal - See references attached
- 3rd Party Repair/Rehab Cost Estimate - Attached
- Contingency Budgeted for debt service and maintenance throughout investment period
- Insurance to be in place at close (see below)

Investor Control Attributes:
- 1st Lien Foreclosure Provisions against Principal's stock in LLC
- Financial Transparency: Review of Books, Receipts and Invoices
- 3rd Party Inspection of Work By Licensed Contractor
- Controlled Release of Funds by Investor for completed Rehab after QC Inspection
- 3rd Party Escrow of Purchase Money
- Ability to intercede without Foreclosure

Insurance:
- Title: In place at Closing
- Casualty: In place at closing
- Liability: In place at closing
- Flood: In place at closing
Key Man Life, Key Man Disability insurance on Principal: up to the value of the funds provided with Investor as "Loss Payee". In place at closing.
Business Income Loss: In place at closing.
All insurance discounted through Property Management Umbrella Policy.

**Exit Strategy:**

*Option #1:* Refinance with conventional/unconventional loan  
*Option #2:* Sell stabilized, rehabbed property  
*Option #3:* Replace equity partner
**Hard Money Lenders**

http://www.hardmoneyfunding.com/ourstory.cfm

http://www.hardmoney.com/


**HUD Lenders**


MAP Approved Hud Mortgage Lenders.

http://www.commercialbanc.com/

http://www.commercialmortgageservices.com/

**JV Partnership, Private Equity Firms**

http://www.dmoz.org/Business/Real_Estate/Commercial/Lenders/

http://www.royaltonrec.com/team.aspx

http://www.cppib.ca/Investments/Our_Investment_Partners/real_estate_partners.html

**Hedge Funds, Insurance Groups**

http://cohencommercialequity.com/hedgfu nds.html


NEVER, EVER PAY UPFRONT FEES FOR SOMEONE TO FIND YOU FUNDING!!!!!!

NEVER!!!
RPM Vault Club - Group web site.
Huddle.

Apartment Wealth Factory - steps to disclosing deal information to a buyer

Step 1: Sign the NCND and send to Jim Craig
Step 2: You will have access to the deals available from AWF.
Step 3. Have the buyer sign the NCND and send off the deal info.
Step 4. Contact Jim Craig - let him know you sent off info to a buyer.
Step 5. Buyer will be required to "proof up" their funds prior to receiving confidential information on the deal. (rent rolls, P&L, etc.)

Four Part Formula

1. Pre-disposed
2. Low Risk
3. Control
4. High Return - relative to the low risk and control

NCND = Non-circumvent, non-disclosure

Dale and Marilyn's deal
16 unit
Rehabbed
Property mgmt. in place
8 units rented - 50% occupancy.
16 CAP

Due to the size of the deal, approaching a group of self-directed IRA investors would be a good place to start to raise funds for this size deal.