

SFG

SEATTLE
FUNDING
GROUP LTD

SFG INCOME FUNDS



PROVEN

TRUSTED

RELIABLE

"Perhaps most compelling is the fact that over 65% of our 2015 business involved repeat clients. When clients return 5, 10 and 20 times, or more, there is a reason."

LOAN PROGRAMS 2016



COMMERCIAL



RESIDENTIAL



CONSTRUCTION

SFG

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SFG INCOME FUNDS

COMMERCIAL LOANS

QUICK, FLEXIBLE PORTFOLIO
LENDING DESIGNED TO ACHIEVE
THE BORROWER'S OBJECTIVE



Ron Lorentsen
SFG SENIOR UNDERWRITER
888.SFG.FUNDS

SFG's bridge and transitional lending programs were engineered to provide real estate investors the highest level of responsiveness and deal certainty.

Opportunity capital for the proactive real estate investor

Borrowing entities and credit requirements

- Individuals, corporations, LLCs, partnerships, trusts, estates, foreign nationals, etc.
- Combine multiple borrowers or multiple entities into a single transaction
- SFG is credit sensitive and performs common sense underwriting of the asset, borrower and numbers
- Seasoned, skilled sponsors are a plus

Most real estate considered

- Commercial, industrial, office, multi-family, self-storage, retail, etc.
- Cross-collateralize on multiple properties for maximum loan amounts
- Unimproved parcels, residential lots and single-use properties considered based on the specifics

For any business purpose

- Capitalize on time-sensitive opportunities such as the immediate acquisition of undervalued or value-added properties
- Restructure debt, settle disputes at a discount, buy out partners
- Cash-out refinance or borrow against properties listed for sale

Responsive portfolio lender

- SFG doesn't rely on credit lines or depend on reselling to the secondary market approvals
- Offers the creativity and flexibility that comes with being a true portfolio lender
- Direct portfolio lender engineered for speed

Simple application process

- Call or e-mail your SFG underwriter your loan request
- Visit our website for SFG's commercial loan application

Fast answers

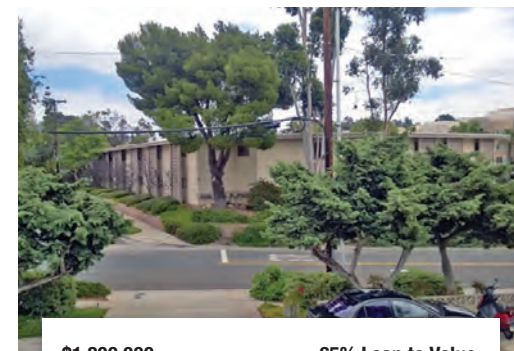
- Immediate action, steady communication, quick closings
- Same-day turnaround on SFGs expression of interest
- We can provide proof of financing letters and close your loan in days when the situation requires

Small Balance Private Money Lending Capital at the Speed of Business

Loan amounts:	\$200,000 to \$12,000,000
Loan to Value:	Flexible, up to 65%
Interest Rates:	7.99% TO 9.99%
Fees:	2 to 3 points
Loan Terms:	Up to 3 Years
Lien Position:	First
Prepayment Penalty:	None, in most cases

"SFG was not only the lender, they became a part of the team with their excellent follow-up and communication on every critical detail. The loan funded in less than two weeks and we have a very happy client. Thank you!"

—Jeannine Savory
Prudential California



\$1,800,000 **65% Loan to Value**
La Mesa (San Diego County), CA
Part of a 45-unit acquisition, this 1031 sale of three 6-plexes was time sensitive and necessitated a closing concurrent with larger, cross-collateralized conventional financing.

"SFG's team worked in a very professional manner to satisfy the time left on the 1031 exchange. For me, it was a relief to have SFG's team during this loan process... we could not have done it without the knowledge and experience of SFG. This loan saved the borrower millions in taxes..."

—Michael Laurencelle
Marcus & Millichap Capital Corporation



\$5,550,000 **61% Loan to Value**
Seattle, WA
Three separate high quality retail centers in strong locations. International investor had two weeks to close their refinance or face severe penalties.



\$4,400,000 **50% Loan to Value**
Honolulu, HI
This property is well located on the main arterial into the prime tourist area of Waikiki and across the street from the Ala Wai Golf Course. And needed some freshening up and when a long time tenant moved out.



\$2,000,000 **57% Loan to Value**
Seattle, WA
Property is zoned mixed use and allows multifamily over retail. It is currently 100% leased and provides current income while the borrower considers their redevelopment options.

"My experience as a commercial real estate broker has demonstrated that finding a willing buyer and seller is only half the challenge. Obtaining the financing that glue the deal together is the other half. Seattle Funding Group provided the service and flexibility that kept all the parties at the table."

—Dan Stutz, Senior Vice President
CB Richard Ellis

SFG

SEATTLE FUNDING GROUP LTD

SFG INCOME FUNDS

RESIDENTIAL LOANS

Investment Properties,
Fix & Flips, Lot Purchases

OUTSIDE THE BOX IS
RIGHT OVER OUR PLATE



Charles Salas
SENIOR UNDERWRITER
SFG OF CALIFORNIA
888.SFG.FUNDS

Our investment residential loan program is built for fast closings, an essential element for investors in the highly competitive submarkets and neighborhoods seeing the most buyer demand and profit opportunity.

Uncompromising discipline...setting the standard in private money lending for more than 28 years

Borrowing entities and credit requirements

- Individuals, corporations, LLCs, partnerships, trusts, estates, foreign nationals, etc.
- Combine multiple borrowers or multiple entities into a single transaction
- SFG is credit sensitive and performs common sense underwriting of the asset, borrower and numbers

For a variety of investment reasons

- Immediate acquisition of undervalued properties or to prevail in competitive bidding situations
- When traditional lenders can't or won't move fast enough
- Properties listed for sale or under contract are no problem... no prepayment penalty

Non-consumer, residential investment properties

- Rental homes, small multi-family, fracture condos, properties listed for sale
- 1-4 units, 5+ acres, vacation homes, corporate retreats, super luxury rentals, fix and flips
- Multiple properties (one loan)

- Cross-collateralize on multiple properties when maximum loan amount is required
- Subordinate liens acceptable for a portion of the protective equity

Responsive portfolio lender

- SFG doesn't rely on credit lines or depend on reselling to the secondary market
- Offers the creativity and flexibility that comes with being a true portfolio lender

Simple application process

- Call or e-mail your SFG underwriter your loan request
- Fill out an SFG Quick Quote request on our website

Fast answers

- Same-day turnaround on SFGs expression of interest
- We can provide proof of financing letters and close your loan in days when the situation requires

"Just a note to thank you for your diligence and cooperative efforts in our closing. I would be honored to work with you again. We are in a highly spirited business made enjoyable by the collaboration of quality colleagues. Congratulations on a job well done."

—Mickey Hedges
Coldwell Banker Previews International



\$1,330,000 **70% Loan to Value**
Mission Hills (San Diego), CA
Borrower needed deal certainty to close on the purchase of this 2,442 sq. ft. house that was priced to sell.

"Working with Seattle Funding Group has been an amazing tool for me as a mortgage lender. Their prompt response, great service and fast closings have streamlined lending for my clients and me. If you need an out-of-the-box lender with quick turn times, there is no alternative."

—Sergio Martinez
Flagstar Bank

Setting the standard in private money lending For Over 28 Years

Loan amounts:	\$200,000 to \$6,000,000+
Loan to Value:	Flexible, up to 65%
Interest Rates:	7.99% to 9.99%
Fees:	2 to 4 points
Loan Terms:	Up to 3 years
Lien Position:	First
Prepayment Penalty:	None, in most cases

"When our clients need results, the team at SFG is simply the best in the business, bar none."

—Peter Nisbet
Marcus & Millichap



\$4,200,000 **56% Loan to Value**
Kirkland, WA
Two 1930's houses with 152 feet of waterfront land. High profile foreign national investor sought a quick and certain close on one of the finest remaining undeveloped parcels fronting Kirkland's Gold Coast on Lake Washington.



\$1,475,000 **52% Loan to Value**
Bellevue, WA
International investor purchased this 5,517 sq. ft. house will all cash just months before. Provided a cash-out refi when a business opportunity came along.



\$1,160,000 **73% Loan to Value**
Mission Beach, CA
Repeat borrower needed to close quickly on 1,976 sq. ft. home to get it ready to add to her vacation rental portfolio.

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SFG INCOME FUNDS

CONSTRUCTION LOANS

FOR COMMERCIAL AND
SPEC RESIDENTIAL
PROJECTS



Kent Rowe
SFG VICE PRESIDENT &
SENIOR UNDERWRITER
888.SFG.FUNDS

Responsive and accessible,
SFG construction loans
are a favorite among the
building industry.

Our construction lending department has built quite a following of some of the west coast's finest boutique builders.

Borrowing entities and credit requirements

- Owner, builder, spec or custom home construction
- Individuals, corporations, LLCs, partnerships, trusts, estates, foreign nationals, etc.
- Combine multiple borrowers or multiple entities in a single transaction
- SFG's decisions are based on the quality of the project
- Ground-up or broken priority

Property types and requirements

- Spec residential – attached, detached, in-fill, high end fix & flips, multi-family or broken projects
- Commercial projects can include acquisition financing and asset repositioning
- Ground-up or construction completion and broken priority... and we can finance the acquisition, too

Realistic construction periods

- Up to 24 months, or more, depending upon the scope of the project
- Can accommodate multiple phases and sensible, market driven partial releases
- No prepayment penalties or yield maintenance

In-house construction department

- SFG manages its own construction fund controls and inspections for projects throughout the west
- Quick, flexible dispersals. One-week turnaround on draw requests
- Custom draw schedules that support your project
- SFG's experienced construction manager is on staff and at your service

Responsive portfolio lender

- SFG doesn't rely on credit lines or depend on reselling to the secondary market
- Offers the creativity and flexibility that comes with being a true portfolio lender
- The ability and willingness to structure sensible solutions to your construction financing needs

Simple application process

- Call or e-mail your SFG underwriter your loan request
- Visit our website for SFG's construction loan application

Fast answers

- Same-day turnaround on SFG's expression of interest
- We know our markets and can get to deal certainty while the bank is still asking questions

More than 28 years of sensible Construction Lending Solutions

Loan amounts:
Loan to Cost:
Loan to value:
Interest Rates:
Fees:
Loan Terms:
Lien Position:
Prepayment Penalty:

\$200,000 to \$6,000,000+
Up to 100%
Flexible
8.99% to 9.99%
3 to 4 points
Up to 18 months
First
None, in most cases

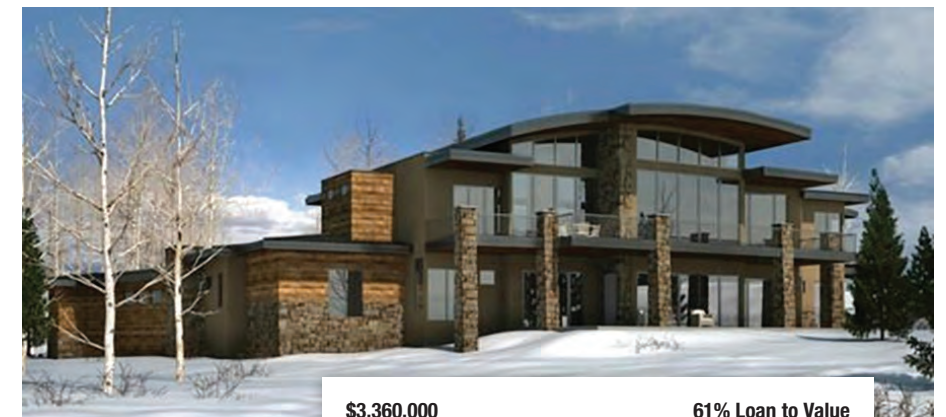


\$1,575,000
Maui, HI **65% Loan to Value**

This highly experienced builder/developer and his veteran team built a 3,500+ sq. ft. home with unobstructed ocean views and minutes to Lahaina downtown. Completed house value is \$2,700,000.

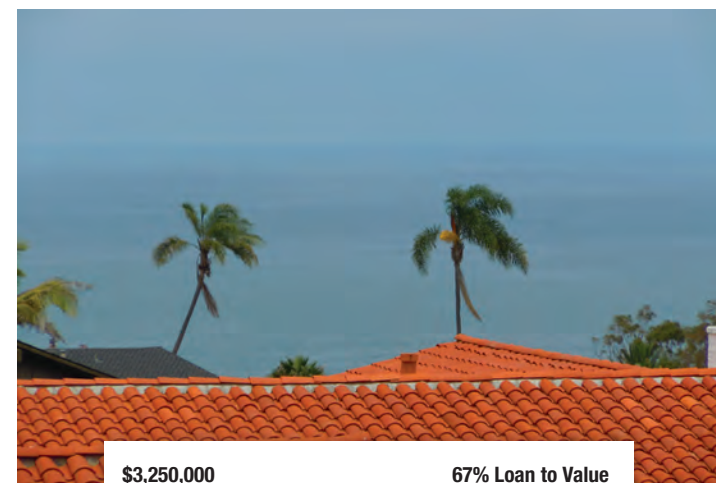
"Finest private money I ever worked with. They really know how to make a deal come together."

—Todd R. Bennett, President
BDR Capital Partners, LLC



\$3,360,000
Park City, UT **61% Loan to Value**

The builder is breaking ground on a 6,568 sq. ft. luxury spec home in Park City one of most prestigious ski communities in North America. Completed project valued at \$5,800,000.



\$3,250,000
La Jolla, CA **67% Loan to Value**

This 6,136 sq. ft. broken project home. The solid design will capitalize on the views, and together with the high-level finishes, will position this long-stalled, major remodel for sale within one of San Diego's most coveted neighborhoods. Finished value estimated at \$4,850,000.



\$2,800,000
Cathedral City, CA **57% Loan to Value**

Combined a bridge loan and construction loan to reposition this 25 unit asset.

www.seattlefundinggroup.com

"The finest in short term transitional capital."

DIRECT

RESPONSIVE

ACCESSIBLE

ALASKA • ARIZONA • CALIFORNIA • COLORADO • HAWAII • NEVADA • OREGON • TEXAS • UTAH • WASHINGTON



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