

SFG

SEATTLE
FUNDING
GROUP LTD

SFG INCOME FUNDS



PROVEN

TRUSTED

RELIABLE

LOAN PROGRAMS 2014

commercial



residential



construction



commercial loans

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

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 SFG's expression of interest
- We can provide proof of financing letters and close your loan in days when the situation requires

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

SMALL BALANCE PRIVATE MONEY LENDING

Capital at the Speed of Business

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 3 POINTS
 LOAN TERMS: UP TO 3 YEARS
 LIEN POSITION: FIRST
 PREPAYMENT PENALTY: NONE, IN MOST CASES



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



Loan value: \$1,750,000

64,000 sq. ft. vacant office building, San Diego, CA
 Acquisition & repositioning of unstabilized asset for foreign national buyer.

"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*



Loan value: \$3,750,000

144,500 sq. ft. of improvements, Victorville & Barstow, CA
 1031 exchange acquisition of two self-storage facilities
 56% loan-to-value of purchase price

"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*

"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 Stut, Senior Vice President
 CB Richard Ellis*



Loan value: \$2,000,000

30,000 sq. ft. medical office building, highly visible location, Seattle, WA
 Newly formed LLC/skilled sponsorship, 40% loan to current value; 25% loan to stabilized value. Value add/50% vacant/estate transfer



Loan value: \$1,575,000

Two fully leased office buildings, 31,000 sq. ft. industrial building, Anaheim, CA
 Cash-out refinance in one week, 62% loan-to-value

residential loans

OUTSIDE THE BOX IS RIGHT OVER OUR PLATE

UNCOMPROMISING DISCIPLINE...

SETTING THE STANDARD IN PRIVATE MONEY LENDING FOR MORE THAN 25 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

Our investment residential loan program is built for fast closings, an essential element for investors in the highly competitive short sale and bank-owned marketplace.

SETTING THE STANDARD IN PRIVATE MONEY LENDING

For Over 25 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



Ron Lorentsen
SFG SENIOR UNDERWRITER
888.SFG.FUNDS



Loan value: \$650,000

Bridge financing to augment time-sensitive CRE acquisition of 1,624 sq. ft. investment condo, Century City (LA), CA
60% loan-to-value; pivotal cash out refinance of residential investment property, closed in seven days

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

*—Peter Nisbet
Marcus & Millichap*

"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*



Loan value: \$1,100,000

New 4,500 sq. ft. luxury spec home on one acre lot, one mile from Microsoft campus, Bellevue, WA
Cash for business deal; 63% loan-to-value

"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*



Loan value: \$1,150,000

1,998 sq. ft. luxury residence on 9 acre lot, Kapalua, Maui, HI
Two trusts; gained operating capital and time

construction loans

FOR COMMERCIAL AND SPEC RESIDENTIAL PROJECTS

RESPONSIVE AND ACCESSIBLE, SFG CONSTRUCTION LOANS ARE A FAVORITE AMONG THE BUILDING INDUSTRY

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

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

MORE THAN 25 YEARS OF SENSIBLE
Construction Lending Solutions

LOAN AMOUNTS: \$200,000 TO \$6,000,000+
 LOAN TO COST: UP TO 100%
 LOAN TO VALUE: FLEXIBLE
 INTEREST RATES: 8.99% TO 9.99%
 FEES: 3 TO 4 POINTS
 LOAN TERMS: UP TO 18 MONTHS
 LIEN POSITION: FIRST
 PREPAYMENT PENALTY: NONE, IN MOST CASES



Kent Rowe
 SFG VICE PRESIDENT
 888.SFG.FUNDS

*"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*



Loan value: \$1,915,000
 Demo and new construction of 4,078 sq. ft., 3 blocks from beach, Manhattan Beach, CA
 Custom spec construction financing
 55% loan-to-value



Loan value: \$1,220,000
 Construction financing for seven townhomes, Seattle, WA
 60% loan-to-value

*"I enjoy working with SFG's experienced
 construction loan manager. On several
 occasions he has given me ideas and
 feedback that have avoided unanticipated
 complications or delays."*

*— Thach Nguyen, Founder and President
 Thach Real Estate Group*



Loan value: \$800,000
 Seven entry level town homes in desirable Parker, CO
 Vertical spec construction financing
 50% loan-to-value



Loan value: \$2,625,000
 10,215 sq. ft. residence, Seattle, WA
 Construction completion; spec construction financing
 58% loan-to-value

www.seattlefundinggroup.com

“The finest in short term transitional capital.”

DIRECT

RESPONSIVE

ACCESSIBLE

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



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