

100% Financing For Commercial Construction

Projects \$25M and Up / Private Equity Fund

Funding Now!! (NO UPFRONT COSTS)

If you have a construction development project you are unable to fund, we can help!!! We are aggressively seeking attractive construction projects throughout the Globe. Our Private Equity Fund has a smooth easy **NO UPFRONT COST** approval process.

Details of Our Program:

We are looking for shovel ready construction projects and can provide 100% of the construction cost both soft and hard, including all closing cost. In some cases we may also finance the acquisition cost.

- Our standard rates offered at this time are prime plus 4 and our construction term can go as long as 60 months.
- **WE ARE FUNDING PROJECTS NOW!!**
- Once we review and select your project as viable which can be decided within 24 to 48 hours we will collect all underwriting documents proceed with a 3-4 wk underwriting and are able to provide funding within 30-40 days.
- **Our sweet spot is \$50M & Up** but will consider projects down to \$25M.
- Projects are being fully underwritten and funded within 35 days

If you have any projects you are interested in funding. Please contact me.

Email: Charles@SmartFinanceOptions.com

We Love Green Energy Projects / We Are Direct To A Fund of Funds



PRIVATE EQUITY FUND ONLY GETS PAID IF THEY ARE SUCCESSFUL IN FUNDING YOUR PROJECT

No Upfront Fees / No Due Diligence Process Fees

In the midst of this Global Banking Crisis the availability of funding has been reduced by dramatic proportions. US banks have ceased any form of aggressive lending and for the most part have made it impossible for developers to fund their projects. Even developers with significant equity in their projects have found it impossible to fund their projects.

A Private Equity Fund that has funds available now for projects of their choosing.

The Fund has the ability to take a project of their choosing from full submission to the funding table in approximately 40 days.

Our process is very simple and the most project friendly in existence

In order to fund your project in this timeframe, two things must occur:

1. A full submission of required documents must be submitted for underwriting.
2. A good faith escrow deposit of $\frac{1}{4}$ of 1% of the loan amount
($\$100$ Million Loan= $\$250K$)

This escrow is called a walk away. It is only in jeopardy if you are approved and accept one of our proposals and decide not to show up to the funding table. Our expenses incurred will be deducted from that escrow deposit.

We are a Private Equity Fund domiciled in the Cayman Islands, with a front house in Florida. The Caymen Islands are located in the Western Caribbean, convenient to the business centers in the United States. More than 500 international banks have offices in the Caymens, including nearly every one of the top fifty in the world.

Bank secrecy laws are among the strictest in the world with criminal penalties for unauthorized disclosure.

(Please do not ask us for information about our clients now or previous)

The Private Equity Fund has a long tradition of respect for the privacy of our clients and the confidentiality of the information you provide us. Bankers believe their professional obligation is similar to the confidentiality provided by lawyers, doctors and the clergy. **If banking secrecy is violated, offenders can be liable to a fine or even imprisonment.**

Restrictions on the Disclosure of Client Information

We do share private information about you among our employees, departments and divisions only in accordance with these strict confidentiality policies, applicable law, and only as required to complete transactions and conduct business with you.

In Laymen's Terms a Clear Description of Our Program and the Process

Our Fund provides funding for projects such as Resorts, Hotels, Office Space, Residential, Hospitals, Alternative Energy and many combinations of the above and others. Project may be located in any politically and economically stable country and in some cases a political wrap may be required. At the present time Casino & Nuclear projects are not desired. We currently are not lending in the US market. **Some exceptions may apply.** We will fund up to 100% of the projects construction costs - soft and hard - on shovel ready projects. In many cases acquisition is included.

Our minimum loan amount we consider is \$25 Million. There is no maximum loan amount at this time. The larger loan amounts are dispersed in phases of \$200-\$400 Million at a time.

Our Process:

Step 1: The first stage is a review of the executive summary of the project and our 1 page questionnaire. This will allow us to make a decision if we are interested in proceeding with your project to the next phase of approval. If we accept your project we will issue you a Memorandum of Understanding, A Good Faith with terms and rates and a disclosure of approximate closing cost involved. (All closing costs are funded at closing above the requested loan amount) We will also issue a generic Document Checklist alerting you of the required documents for underwriting. This 1st phase can be completed within 72 hours.

Step 2: Schedule conference call with principles to discuss any questions and or concerns the Principles may have prior to full submission. Discuss what a full submission consist of. Discuss timeframe from full submission to Funding.

Step 3: Submit all documents required for underwriting. Wire escrow into Opt Title Company's National City escrow account.

Step 4: Processing department reviews submission for entry to Bond Underwriting. Our lending program lends against an AAA Cut Through Surety Bond.

Step 5: Approximately 25 days: Bond underwriting approved.

Step 6: Approximately 7 days: File goes to Fund for Final underwriting and approval.

Step 7: Proposals issued to Borrower with full disclosures and details.

Step 8: Borrower accepts and signs off on a proposal. Standard rates offered at this time are: Prime plus 4.5% or **(7.75%)** We also take a **25% net equity** shareholder position.

Step 9: Funding is scheduled.

These time frames are estimated. We have seen files go through the entire process from 35 to 50 days..

No Upfront Cost or Due Diligence Fees;

Most lenders require that borrowers pay the cost involved in the due diligence process a lender must go through to determine the viability of a project. The average lender will begin with an application fee of approximately \$15-\$30K and then add for items such as appraisals, environmental and site inspections. When all is said and done the borrower has spent in the range of \$35-\$50K. These fee's are non refundable and due upfront prior to final approval. This is not unreasonable due to the fact that there is cost involved in this process and lenders are not willing to absorb this cost.

Our fund is extremely unique from this perspective.

We have decided to spread the cost of this process and absorb this cost in those cases where our borrowers are denied an approval. We feel that it is up to us to closely examine these projects prior to underwriting. If our borrower can show they have the liquidity required and fall within the general parameters of our lending criteria and appetite we will risk absorbing that cost if the loan does not fund.

Escrow / Proof of Liquidity / Walk Away Fee;

Our only requirement to protect us from major losses due to borrower's lack of minimum liquidity required and Good Faith on the part of our Borrowers. We require that our borrowers deposit into our Title Company's escrow account $\frac{1}{4}$ of 1% of the Loan Amount or \$125K (the higher of the two) up to a maximum of \$750K. (\$250K for every \$100M, loan amounts above \$300M will only require \$750K)

As per the clear verbiage in our escrow agreement this escrow deposit is a **depositor in depositor out escrow**. These monies will not be used to cover any closing cost or due diligence fee's unless a borrower walks away in bad faith.

If your loan is turned down due to it not meeting the underwriting requirements, the entirety of your escrow deposit is returned. The fund is not flexible, nor is it open for discussion to change the escrow holder's title company. The fund will not put itself in a position to debate with anyone the cost incurred if the borrower walks away in bad faith after expenses and best efforts have been applied.

Our legal Documents issued supersede any misunderstandings or assumptions made in this document provided for ease of understanding...

Project Questionnaire for Ziggurat



Project Name:

Property Type:

Location of Project:

Construction Loan Amount:

Capital Invested:

Company Name:

Company Address:

Company Tel#:

Fax #:

Website Address:

Principal Full Name:

Title: (eg. Mr, Ms, Dr, etc.):

Corporate Position/Title: (CEO, President, Managing Partner, etc.)

Cell #:

Corporate email:

Are all permits and/or approvals in place?

What is the projected time you estimate to begin construction assuming funds were available within 30-45 days?

Does Principle have verifiable Liquidity of 1 percent of the Loan amount?

Do you currently have an exit strategy in place?

When and how do you expect to be able to pay back loan?



Broker Contact Name: **Smart Finance Options, Inc.**

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Note: For project consideration send back completed questionnaire and Executive Summary.