



OUR PRACTICES

A quick glance at today's newspaper headlines can create doubts for any investor. How will the economy affect my investment? How do I know if an investment is safe? How can I develop trust in the people managing my investment? Are there ways to hedge my investment?

Although there is no certainty when it comes to the ultimate performance of any investment, there are smart measures that can be taken to eliminate a good portion of the risk and mitigate that which remains. Recognizing this fact, we at Investors Capital Network (ICN) use the following practices to provide comfort and security to our trust deed investor group:

- Each trust deed investment opportunity is subject to meticulous analysis by ICN's experienced professionals to ensure that every detail related to the security is well-conceived and executed. The investor has the comfort of knowing that the loan opportunity has been thoroughly evaluated.



- Each trust deed investment is subject to personal inspections and monitoring by members of the Loan Committee to ensure that properties are well located and that agreed upon strategies are implemented throughout the term of the loan.



- Each trust deed investment bypasses ICN's trust account. Each investment is made directly, by means of cashiers checks or fund wiring, to Land America Title, one of the nation's largest and most widely recognized title insurance providers. Land America currently has three principal underwriters:

- Commonwealth Land Title Insurance Company
- Lawyers Title Insurance Corporation
- Transnation Title Insurance Company

By utilizing Land America's streamlined systems and staff to collect and record investor contributions to the loan, the investor is assured that funds are being handled by a trustworthy third party in a proper and timely way.

- Each trust deed investment is serviced by FCI National Lender Services, a bonded and insured third-party provider with a proven track record of over 25 years. ICN collects interest payments in advance as part of each loan. The investor is thereby assured of timely monthly payments and the knowledge that those funds are being administered professionally and independently. Further, with real time online access and detailed monthly and annual statements, the investor always knows the exact status of an investment.

Investment risk is almost always proportionate to return. Investors Capital Network has adopted these smart practices for its trust deed investments to lessen that risk and to maximize your return.

INVESTORS CAPITAL NETWORK – The Smart Money People

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