



OUR PROGRAM

Investors Capital Network (ICN) is an asset based lender who uses private investor money to fund special-case 1st and 2nd trust deeds and mezzanine and equity loans. Though just starting operations in both California and Nevada, key personnel and support staff all come from a company where they were responsible for generating and managing an annual average of \$230 million in loans over an almost 5-year period. Now with further access to the expertise of the Family Development Group, one of the driving forces of building and development in the Coachella Valley, ICN has positioned itself to be a major capital source in the Pacific Southwest region.

ICN makes 1st and 2nd Trust Deed loans on vacant land for acquisition and development and on improved commercial and residential properties. Though the preferred limit on loan to value is 60%, that loan to value is based on the appraisal, not necessarily the price that is being paid for the property.

In the realm of mezzanine and equity lending, the borrower profile would be developer/builders who are knowledgeable and/or have a project that has a strong probability of success, and who are very bankable, but do not have sufficient equity in the deal to satisfy the construction lender's requirements.

Up to 100% of the equity required including interest carry for the term of the loan can be provided. ICN investors are secured by having ICN added to the borrowing entity, assuming an LLC configuration, as a non-voting, non-economic member with the right to assume management of the entity and control of the project in the event of default. This does not eliminate the Borrower's interest in the property, but it gives ICN the ability to get involved in any decision-making required to save the project. Under normal circumstances, only monthly reports are required unless there is something on-site or in the reports that warrants concern.

Pricing for equity/mezzanine financing is structured just like a 1st or 2nd Trust Deed loan, with a loan fee up front and an interest reserve requirement for the term of the loan.

- Terms for 1st Trust Deeds average around 13.00% per annum, 3-5 points and 6-24 month terms
- Terms for 2nd Trust Deeds run around 16.00% per annum, 5-6 points and 6-18 month terms
- Terms for equity loans average around 18.00%-20.00% per annum, 4-5 points and 12-18 month terms

INVESTORS CAPITAL NETWORK – The Smart Money People

Money invested through a mortgage broker is not guaranteed to earn any interest or return and is not insured. Prior to investing, investors must be provided applicable disclosure documents. Past performance is not an indicator or guarantee of future results. The information set forth herein is for informational and reference purposes only and this announcement does not constitute an offer to sell or a solicitation of an offer to buy a security. Call for Offering Circular.
California Real Estate Broker License No. 01773694. Nevada Mortgage Broker License No. 2725.

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