



OUR PEOPLE

There is a certain security that comes with experience. With vast knowledge in every facet of real estate from construction and sales to marketing and financing, the principals of ICN are able to evaluate every detail of each opportunity presented to them with a discerning, experienced eye. This insight is critical when determining what deals are viable options for ICN investors. But the advantage does not stop there.

It is this first-hand experience that keeps each opportunity viable throughout the term of its note as well. Experience in financing allows ICN to be flexible and innovative in the structuring of deals, yet sound and secure as well so that the ICN investors are served best. Experience in sales and marketing allows the principals of ICN to determine if the proposed product is feasible and whether or not it is positioned for success initially and throughout the term of the loan. Experience in construction provides the principals of ICN the ability to not only determine if a project is being built efficiently and properly, but if budgets are realistic and being kept.

The following business biographies provide a brief overview of the experience of each of the six principals of Investors Capital Network. Rest assured knowing that these gentlemen will utilize all of their experience for the benefit of both their borrowers as well as their investor network. The principals of ICN consider your choice to invest with them a very serious responsibility – one that you can take to the bank.

George A. Serrecchia

In a span covering more than 30 years, George Serrecchia has been involved with all types of residential and commercial real estate loans in both the primary and secondary mortgage markets. His early years in finance included positions with direct lenders such as Bank of America, Wells Fargo and Washington Mutual. His middle years were spent in the mortgage banking and mortgage brokerage arena, originating both residential and commercial loans. It was during this period that George learned the workings of the secondary market, Wall Street and mortgage backed securities. In the 1990s, George worked at the California office of the Resolution Trust Corporation (RTC), an agency created with the responsibility of liquidating failed thrifts. There, he personally directed the sale of over \$38 billion in performing and non-performing loans at profit levels that were instrumental in reducing losses to the American public. Over the last five years, George has originated and underwritten over \$400 million in higher risk, higher yielding asset based loan product.

At ICN, every detail of each transaction is screened by George before being presented to Loan Committee for approval. In this capacity, George utilizes his proven experience to act as the Chief Underwriter of the group.

Raymond C. Herrera

There are few people that possess the level of construction knowledge and expertise that Raymond Herrera has developed over his 22 year career. In that time, Ray has personally overseen the construction of numerous and varied real estate projects ranging from major commercial strip centers and industrial parks to multi-million dollar custom homes. Ray keeps his first hand knowledge fresh by continuing to oversee the construction operations of a major Coachella Valley building firm.

At ICN, Ray's detailed knowledge about construction and, as important, budgeting proves to be critical in evaluating the feasibility of the opportunities presented to the group.



Rudy C. Herrera

With a career in real estate spanning 22 years, Rudy Herrera has been responsible for overseeing the construction of numerous commercial, industrial and residential projects throughout the United States. His experience includes working with such major national companies as Walgreens, Rite Aid, Trader Joe's and Starbucks Coffee. Throughout his long career, Rudy has been instrumental in the negotiation and structuring of countless transactions totaling well into the billions of dollars. In 2003, Rudy helped form a group in the Coachella Valley that specializes in the development of commercial and residential properties.

At ICN, Rudy's vast knowledge in strategically structuring deals is invaluable in evaluating the intricacies and viability of each loan investment opportunity presented to the group.

Vincent J. Barbato

For the past 22 years, Vincent Barbato has been the owner of several major real estate companies doing business throughout the western United States as well as internationally in Mexico. Vince began his career in the real estate industry by starting a brokerage firm that specialized in the selling and marketing of new home communities. Over the years, Vince has overseen the success of several hundred residential communities. He later formed a mortgage brokerage company to service the needs of his national clients and lenders. In 2003, having sold his real estate company to Prudential and his mortgage company to Wells Fargo, Vince helped form a development firm that has grown to be one of the Coachella Valley's most respected new home builders.

With national recognition for his expertise in both sales and marketing, Vince uses his experience to provide ICN with valuable insight into the positioning of the various residential and commercial loan investment opportunities presented to the group.

Antun M. Barbato

Utilizing his 14 years of experience in residential sales and construction, Antun Barbato has built a solid reputation for his strict attention to detail. With a career that includes managing over 40 different successful real estate ventures, Antun has worked with both small, private builders as well as leading national firms. He has learned the business from the ground floor up by taking on every role from sales agent to bookkeeper. Antun's latest role is that of principal and Chief Operating Officer of a major Coachella Valley developer.

At ICN, Antun brings his keen attention to detail to the team. This attention has proven to be invaluable in determining the validity of the various project proformas presented to the group by borrowers.

Troy J. Freeman

With 10 years of managing wealth for high net worth clients, Troy Freeman is the investor advocate when loan opportunities are reviewed. Troy cultivated his strong expertise in Private Client Banking in his 6 years with Wells Fargo and Northern Trust banks in Southern California. He then took this expertise to Las Vegas where he was primarily responsible for growing a private client investment portfolio from 55 clients with \$23 million invested to 1,600 clients with \$305 million invested. His caring, forthrightness, and skillful management of the largest portion of that portfolio was instrumental in making the firm one of the most widely respected firms in the Las Vegas area.

At ICN, Troy offers his expertise, honesty and integrity to our entire investor network. His personal attention to the individual needs of each investor enables ICN to provide an unparalleled level of service.

INVESTORS CAPITAL NETWORK – The Smart Money People

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