
INVESTOR'S CAPITAL FUNDING, LLC



ABOUT ICF

ICF PROVIDES ALTERNATIVE REAL ESTATE FINANCING SOLUTIONS TO INVESTORS, BUILDERS, DEVELOPERS, REAL ESTATE PROFESSIONALS AND OTHERS. OUR PRIMARY FOCUS IS NON TRADITIONAL LENDING IN AND AROUND TEXAS METRO LOCATIONS. THE COMPANY IS BASED IN THE NORTH DALLAS SUBURB OF FRISCO, TEXAS AND WAS FOUNDED BY MANAGING PARTNERS ROB CHAMPION AND TOM WAGNER.

MANAGING PARTNER BIOS

- ROB CHAMPION HOLDS BA DEGREES IN BUSINESS AND ENGLISH FROM WASHINGTON STATE UNIVERSITY. ROB HAS 16+ YEARS OF REAL ESTATE FINANCE AND INVESTMENT EXPERIENCE. PRIOR TO FOUNDING ICF, ROB HELD EXECUTIVE LEVEL POSITIONS FOR TWO PROMINENT PUBLICLY TRADED MORTGAGE BANKING FIRMS. ROB RESIDES IN FRISCO, TEXAS WITH HIS WIFE OF 16 YEARS AND THEIR DAUGHTER. HE IS INVOLVED WITH HABITAT FOR HUMANITY AND ENJOYS BOATING WITH HIS FAMILY ON AUSTIN'S LAKE TRAVIS.
- TOM WAGNER HOLDS A BA DEGREE IN BUSINESS ADMINISTRATION FROM MISSISSIPPI STATE UNIVERSITY. TOM HAS 16+ YEARS OF REAL ESTATE FINANCE EXPERIENCE. PRIOR TO FOUNDING ICF, TOM HELD EXECUTIVE LEVEL POSITIONS FOR TWO PROMINENT PUBLICLY TRADED MORTGAGE BANKING FIRMS. TOM RESIDES IN FRISCO, TEXAS WITH HIS WIFE OF 11 YEARS AND THEIR 2 DAUGHTERS AND 2 SONS. HE IS AN AVID GOLFER.

WHAT IS NON TRADITIONAL LENDING?

NON TRADITIONAL REAL ESTATE LENDING INCLUDES:

- EQUITY BASED LENDING
- ASSET BASED LENDING
- PRIVATE MONEY LENDING
- BRIDGE LENDING
- HARD MONEY LENDING

FOR ICF, NON TRADITIONAL FINANCING INVOLVES SHORT TERM LOANS SECURED BY COMMERCIAL OR INVESTMENT RESIDENTIAL REAL ESTATE. BORROWERS MUST POSSESS A REASONABLY VIABLE EXIT STRATEGY TO DISPOSE OF THE PROPERTY OR PAY OFF THE LOAN AT OR PRIOR TO MATURITY.

TYPES OF PROPERTIES WE FINANCE

- COMMERCIAL AND INVESTMENT RESIDENTIAL
- OFFICE / RETAIL / MIXED USE
- INDUSTRIAL / FLEX
- APARTMENT / MULTI-FAMILY
- RENOVATION / REPOSITIONING
- PRE-DEVELOPMENT / DEVELOPMENT
- OTHER TYPES ON A CASE BY CASE BASIS

ICF DOES NOT LEND ON SPECIAL USE PROPERTIES (I.E. GAS STATIONS). WE LEND ON PROPERTIES THAT OFFER BROAD MARKET APPEAL OR CAN BE REPOSITIONED TO ACHIEVE IMPROVED MARKETABILITY IN A COST AND TIME EFFECTIVE MANNER.

WHO NEEDS A NON TRADITIONAL LOAN?

THERE ARE MANY CIRCUMSTANCES WHERE A NON TRADITIONAL LOAN MEETS A SPECIFIC NEED. THERE REMAINS A COMMON MISCONCEPTION THAT NON TRADITIONAL LOANS ARE FOR THOSE WHO ARE UNABLE TO OBTAIN INSTITUTIONAL FINANCING DUE TO CREDIT ISSUES. WHILE THIS IS SOMETIMES THE CASE, WE OFTEN FIND CREDITWORTHY INDIVIDUALS OR BUSINESSES CHOOSING NON TRADITIONAL FINANCING OPTIONS.

- WHEN SPEED COUNTS – OBTAINING A COMMERCIAL OR INVESTMENT LOAN FROM AN INSTITUTIONAL BANK CAN TAKE 90-120 DAYS, SOMETIMES LONGER. NON TRADITIONAL LOANS CAN BE CLOSED IN DAYS OR WEEKS.
- PROPERTY – CERTAIN PROPERTIES ARE NOT ELIGIBLE FOR BANK FINANCING. SOME EXAMPLES INCLUDE PROPERTIES LISTED FOR SALE OR IN NEED OF RENOVATION. WHERE BANKS ARE GENERALLY RIGID, NON TRADITIONAL LENDERS ARE FLEXIBLE. WE PROVIDE THE BORROWER THE CAPITAL AND TIME NEEDED TO ACHIEVE THEIR GOAL.

WHO NEEDS A NON TRADITIONAL LOAN?

(CONTINUED)

- SHORT TERM NEED – MANY BORROWERS WILL ACCEPT HIGHER FINANCING COSTS FOR A SHORT DURATION TO AVOID THE STRESS AND DELAY IN PROCURING INSTITUTIONAL FINANCING.
- CAPITAL MARKETS DISRUPTION – THE CURRENT FINANCIAL TURMOIL PROVIDES A GREAT EXAMPLE. BANKS AND OTHER REGULATED FINANCIAL INSTITUTIONS ARE REDUCING THEIR LENDING ACTIVITY IN AN EFFORT TO PRESERVE CAPITAL. THIS IN TURN CREATES A DIFFICULT LENDING ENVIRONMENT, EVEN FOR CREDITWORTHY BORROWERS LOOKING TO FINANCE STRONG REAL ESTATE ASSETS.
- BALLOON PAYMENT DUE – SOMETIMES BORROWERS SIMPLY NEED MORE TIME TO ACQUIRE INSTITUTIONAL FINANCING. WE CAN PROVIDE A TEMPORARY SOLUTION BY OFFERING A NON TRADITIONAL “BRIDGE” LOAN.

WHO NEEDS A NON TRADITIONAL LOAN?

(CONTINUED)

- DISTRESS SALE – NON TRADITIONAL LOANS CAN PROVIDE THE FUNDS NEEDED TO ACT QUICKLY WHEN THERE IS AN OPPORTUNITY TO ACQUIRE REAL ESTATE AT A DISCOUNT TO MARKET.
- INVESTMENT – NON TRADITIONAL LOANS PROVIDE FAST ACCESS TO CASH NEEDED TO PARTICIPATE IN OTHER INVESTMENT OPPORTUNITIES SUCH AS CAPITALIZING OR ACQUIRING A BUSINESS.

THE LIST GOES ON. THE POINT HERE IS THAT THERE ARE MANY REASONS A BORROWER MIGHT CONSIDER NON TRADITIONAL FINANCING TO MEET THEIR SPECIFIC OBJECTIVES. ICF IS HERE TO PARTNER WITH THEM TO ACHIEVE THEIR GOALS.

WHY INVEST IN NON TRADITIONAL LOANS?

CANDIDATES FOR INVESTMENT ARE THOSE LOOKING FOR:

- INVESTMENT DIVERSIFICATION
- FAVORABLE RISK ADJUSTED RETURNS
- PASSIVE MONTHLY INCOME
- CAPITAL INVESTMENT SECURED BY HARD ASSETS

THE FOLLOWING SLIDE ILLUSTRATES CURRENT AND HISTORICAL PERFORMANCE FOR SOME OF THE MOST RECOGNIZED AND WIDELY UTILIZED “PASSIVE” INVESTMENT VEHICLES. ICF APOLOGIZES IN ADVANCE IF THE DATA YOU ARE ABOUT TO SEE CAUSES YOU UNDUE STRESS OR ANXIETY (A WORD OF CAUTION TO THOSE WHO HAVE LOST VALUABLE TIME AND MONEY IN THE EQUITY MARKETS).

WHY INVEST IN NON TRADITIONAL LOANS?

(CONTINUED)

CURRENT YIELDS - (as of 11/30/08)					
Interest Checking	1.21%				
Money Market (>\$10k)	2.60%				
Treasury - 10 Year	2.92%				
CD - 1 Year	3.35%				
CD - 5 Year	3.77%				
RECENT STOCK MARKET PERFORMANCE* - (as of 11/30/08)					
Index	1 Year	3 Year	5 Year	10 Year	
DJIA	-34%	-18%	-10%	-2%	
S&P 500	-39%	-28%	-15%	-23%	
Sources: BankRate (National Avg.) and Yahoo Finance					
* Rounded and excluding dividends					

INVESTORS IN NON TRADITIONAL LOANS CAN ACHIEVE 10-12% ANNUAL RETURNS. THEY ENJOY GREATER INVESTMENT DIVERSIFICATION AND COMFORT KNOWING THEIR CAPITAL IS SECURED BY REAL PROPERTY AND PROTECTIVE EQUITY.

WHAT HAPPENS WHEN BORROWER DEFAULTS?

ASSUMING THE LENDER OR INVESTOR HOLDS CONSIDERABLE PROTECTIVE EQUITY, THE FOLLOWING WOULD LIKELY OCCUR:

- BORROWER LIQUIDATES PROPERTY TO PAY OFF LOAN
- BORROWER REFINANCES LOAN WITH ANOTHER LENDER
- BORROWER BRINGS IN EQUITY PARTNER TO CURE OR PAYOFF LOAN

SOMETIMES LENDERS HAVE NO CHOICE BUT TO FORECLOSE ON THE PROPERTY TO BEST PRESERVE INVESTED CAPITAL. ONCE LIQUIDATION OF THE PROPERTY IS COMPLETE, REMAINING PROCEEDS ARE DISTRIBUTED IN THE FOLLOWING ORDER:

1. REIMBURSEMENT OF FORECLOSURE RELATED FEES/EXPENSES
2. RETURN OF ORIGINAL CAPITAL INVESTMENT TO INVESTOR
3. PAYMENT OF ACCRUED INTEREST TO INVESTOR

CAN I INVEST MONEY HELD IN TAX ADVANTAGED ACCOUNTS?

INVESTORS CAN UTILIZE QUALIFIED AND NON QUALIFIED FUNDS TO INVEST IN NON TRADITIONAL LOANS:

- FOR NON QUALIFIED FUNDS, INVESTORS PAY TAX ON ORDINARY INTEREST INCOME EARNED.
- FOR QUALIFIED FUNDS (I.E. IRA), ICF HAS PARTNERED WITH COMPANIES OFFERING SELF DIRECTED IRA SERVICES. WE HAVE SELECTED THESE COMPANIES BECAUSE OF THEIR PROVEN KNOWLEDGE AND EXPERTISE HANDLING NON TRADITIONAL MORTGAGE LOAN ASSETS WITHIN QUALIFIED ACCOUNTS.

WHY SHOULD I PARTNER WITH ICF?

- KNOWLEDGE AND EXPERIENCE – ICF MANAGING PARTNERS (ROB CHAMPION AND TOM WAGNER) HAVE A COMBINED 32 YEARS OF REAL ESTATE LENDING AND INVESTMENT EXPERIENCE.
- PERSONAL TOUCH – ICF MANAGING PARTNERS VISIT EACH PROPERTY AND UNDERWRITE EACH LOAN TO DETERMINE IF THE LOAN REQUEST MEETS THEIR REQUIREMENTS.
- “SKIN IN THE GAME” – ICF MANAGING PARTNERS ARE INVESTORS IN NON TRADITIONAL MORTGAGE LOANS.
- GEOGRAPHIC CONCENTRATION – WE LIMIT OUR FOCUS TO OUR OWN BACKYARD. OUR BACKYARD INCLUDES IN AND AROUND TEXAS METRO LOCATIONS.

WHY SHOULD I PARTNER WITH ICF?

(CONTINUED)

- DEDICATED EXPERTISE – WE LEVERAGE PROFESSIONAL SERVICE PROVIDERS TO ENSURE A SECURE LOAN ASSET:
 - MAI APPRAISERS: APPRAISALS ORDERED FROM THE MOST EXPERIENCED AND TRUSTED LOCAL SOURCES TO ENSURE APPROPRIATE PROPERTY VALUATIONS.
 - R.E. ATTORNEY: REVIEWS ENTITY DOCS, TITLE WORK AND PRODUCES “INVESTOR FRIENDLY” LOAN SECURITY DOCUMENTS. AS TRUSTEE, ASSISTS WITH DEFAULT COLLECTION AND FORECLOSURE.
 - TITLE AND ESCROW: TITLE INSURANCE ORDERED FROM THE MOST RECOGNIZED INSURERS. ICF REQUIRES A CLOSING PROTECTION LETTER (CPL) ON EVERY TRANSACTION.
 - LOAN SERVICING: ICF UTILIZES THE NATIONS LARGEST AND MOST RESPECTED PRIVATE MONEY MORTGAGE SERVICING COMPANY. ESTABLISHED IN 1982 WITH OVER \$1.2B IN ACTIVE SERVICING.

WHY SHOULD I PARTNER WITH ICF?

(CONTINUED)

- FLEXIBLE PARTICIPATION – INVESTORS CAN CHOOSE THE MORTGAGE INVESTMENT THAT BEST SUITS THEIR COMFORT LEVEL. IN ADDITION, ICF ALLOWS INVESTORS TO INVEST IN LOAN ASSETS FRACTIONALLY OR IN ENTIRETY.

AND MOST IMPORTANTLY,

- ICF IS ALIGNED WITH EACH INVESTOR – OUR INVESTORS DEMAND:
 - QUALITY LOAN ASSETS SECURED BY QUALITY REAL ESTATE ASSETS
 - RISK MITIGATION THROUGH UNDERWRITING PRACTICES AND SUFFICIENT PROTECTIVE EQUITY
 - CAPITAL PRESERVATION WHILE DELIVERING FAVORABLE RISK ADJUSTED RETURNS

AS INVESTORS AND PARTNERS OF ICF, WE CAN ONLY ACHIEVE A WIN WITH OUR INVESTORS, A WIN WITH OUR OWN CAPITAL INVESTED, AND A WIN WITH OUR BUSINESS MODEL BY EXCEEDING THE DEMANDS LISTED ABOVE. IN SHORT, OUR GOAL IS TO PRODUCE A WINNING COMBINATION.

WHY LIMIT LENDING TO TEXAS?

ALTHOUGH NOT IMMUNE TO THE BROADER ECONOMIC ISSUES, WE BELIEVE TEXAS IS BETTER POSITIONED TO DEAL WITH DOWNTURNS. SUPPORT INCLUDES, BUT IS NOT LIMITED TO, THE FOLLOWING:

- CENTRAL “HUB” LOCATION PROMOTES DOMESTIC AND INTERNATIONAL BUSINESS ACTIVITY.
- AFFORDABILITY (I.E. HOUSING, NO STATE INCOME TAX) PROVIDES MANY FAMILIES WITH GREATER DISPOSABLE INCOME.
- DIVERSE INDUSTRY AND EMPLOYMENT BASE IN LARGE METRO AREAS.
- OFFICIALS AND PLANNERS CONTINUE TO ATTRACT NEW BUSINESS TO THE STATE BRINGING MORE JOB OPPORTUNITIES TO RESIDENTS.
- UNIQUE LAWS AIDED TO PREVENT SOME OF THE MORTGAGE LENDING ABUSES THAT HAVE NEGATIVELY IMPACTED OTHER STATES.
- TEXAS DID NOT BENEFIT FROM IRRATIONAL REAL ESTATE APPRECIATION, AND IS NOT EXPERIENCING AN UNPRECEDENTED REAL ESTATE CORRECTION.
- WE FEEL WE CAN BEST EXECUTE OUR BUSINESS STRATEGY AND MEET THE GOALS OF OUR INVESTORS BY MAINTAINING A SINGLE STATE GEOGRAPHIC FOCUS.

HOW DO I GET STARTED?

- EXPRESS YOUR INTEREST TO AN ICF REPRESENTATIVE.
- BEGIN RECEIVING INVESTMENT OPPORTUNITIES FOR YOUR REVIEW AND CONSIDERATION.
- WHEN YOU EXPRESS INTEREST IN A SPECIFIC LOAN, WE WILL PROVIDE YOU AN EXECUTIVE SUMMARY AND OTHER INFORMATION NEEDED TO MAKE AN INFORMED DECISION.
- WHEN YOU CHOOSE TO PARTICIPATE IN A SPECIFIC LOAN, WE WILL PROVIDE YOU A LOAN TERMS SHEET AND FUNDING REQUEST.
- AFTER INVESTMENT IS MADE, WE WILL PROVIDE YOU A WELCOME PACKAGE SUMMARIZING THE DETAILS OF YOUR INVESTMENT AND COPIES OF EXECUTED LEGAL/SECURITY AGREEMENTS.

- WE HANDLE EVERYTHING ELSE!

HAVE QUESTIONS?

ICF REPRESENTATIVES STRIVE TO PROVIDE EXCEPTIONAL CUSTOMER SERVICE AND A HIGH DEGREE OF TRANSPARENCY. PLEASE FEEL FREE TO CONTACT US BY PHONE 214-377-4799 OR BY E-MAIL: INFO@IC-FUNDING.COM.

THANK YOU FOR YOUR CONSIDERATION. WE SINCERELY HOPE TO EARN YOUR TRUST AND CONFIDENCE, AND LOOK FORWARD TO A LONG AND PROSPEROUS PARTNERSHIP.



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