

# SFG

SEATTLE  
FUNDING  
GROUP LTD

SFG INCOME FUNDS



PROVEN

TRUSTED

RELIABLE

# LOAN PROGRAMS 2015

COMMERCIAL



RESIDENTIAL



CONSTRUCTION



# SFG

SEATTLE  
FUNDING  
GROUP LTD

SFG INCOME FUNDS

# COMMERCIAL LOANS

QUICK, FLEXIBLE PORTFOLIO  
LENDING DESIGNED TO ACHIEVE  
THE BORROWER'S OBJECTIVE



**Charles Salas**  
SENIOR UNDERWRITER  
SFG OF CALIFORNIA  
888.SFG.FUNDS

SFG's bridge and transitional lending programs were engineered to provide real estate investors the highest level of responsiveness and deal certainty.

## Opportunity capital for the proactive

### Borrowing entities and credit requirements

- Individuals, corporations, LLCs, partnerships, trusts, estates, foreign nationals, etc.
- Combine multiple borrowers or multiple entities into a single transaction
- SFG is credit sensitive and performs common sense underwriting of the asset, borrower and numbers
- Seasoned, skilled sponsors are a plus

### Most real estate considered

- Commercial, industrial, office, multi-family, self-storage, retail, etc.
- Cross-collateralize on multiple properties for maximum loan amounts
- Unimproved parcels, residential lots and single-use properties considered based on the specifics

### For any business purpose

- Capitalize on time-sensitive opportunities such as the immediate acquisition of undervalued or value-added properties
- Restructure debt, settle disputes at a discount, buy out partners
- Cash-out refinance or borrow against properties listed for sale

### Responsive portfolio lender

- SFG doesn't rely on credit lines or depend on reselling to the secondary market approvals
- Offers the creativity and flexibility that comes with being a true portfolio lender
- Direct portfolio lender engineered for speed

### Simple application process

- Call or e-mail your SFG underwriter your loan request
- Visit our website for SFG's commercial loan application

### Fast answers

- Immediate action, steady communication, quick closings
- Same-day turnaround on SFGs expression of interest
- We can provide proof of financing letters and close your loan in days when the situation requires

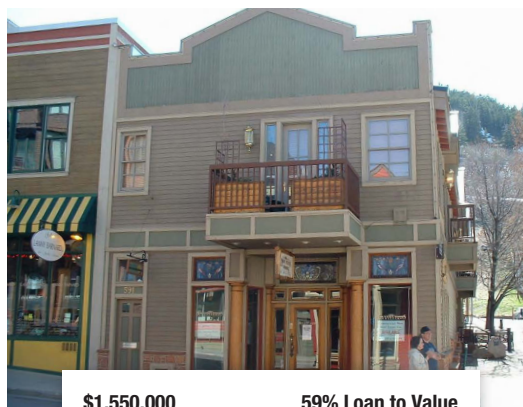
# real estate investor

## Small Balance Private Money Lending Capital at the Speed of Business

Loan amounts: \$200,000 to \$6,000,000+  
 Loan to Value: Flexible, up to 65%  
 Interest Rates: 7.99% TO 9.99%  
 Fees: 2 to 3 points  
 Loan Terms: Up to 3 Years  
 Lien Position: First  
 Prepayment Penalty: None, in most cases

*"SFG was not only the lender, they became a part of the team with their excellent follow-up and communication on every critical detail. The loan funded in less than two weeks and we have a very happy client. Thank you!"*

—Jeannine Savory  
Prudential California



**\$1,550,000**      **59% Loan to Value**  
**Park City, UT**  
 4,800 sq. ft. with mix of retail and residential units on Main Street. Closed ahead of schedule allowing borrower to capture a discount.



**\$3,750,000**      **56% Loan to Value**  
**Victorville & Barstow, CA**  
 144,500 sq. ft. of improvements. 1031 exchange acquisition of two self-storage facilities.



**\$1,750,000**      **64% Loan to Value**  
**Seattle, WA**  
 5,000 sq. ft. four-unit retail strip center next to University Village. This area has some of the highest retail lease rates on the West Coast. The foreign national buyer didn't have time to waste.



**\$1,575,000**      **62% Loan to Value**  
**Anaheim, CA**  
 Two fully leased office buildings, 31,000 sq. ft. industrial building. Cash-out refinance in one week.

*"SFG's team worked in a very professional manner to satisfy the time left on the 1031 exchange. For me, it was a relief to have SFG's team during this loan process... we could not have done it without the knowledge and experience of SFG. This loan saved the borrower millions in taxes..."*

—Michael Laurencelle  
Marcus & Millichap Capital Corporation

*"My experience as a commercial real estate broker has demonstrated that finding a willing buyer and seller is only half the challenge. Obtaining the financing that glue the deal together is the other half. Seattle Funding Group provided the service and flexibility that kept all the parties at the table."*

—Dan Stut, Senior Vice President  
CB Richard Ellis

# SFG

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# RESIDENTIAL LOANS

Investment Properties,  
Fix & Flips, Lot Purchases

OUTSIDE THE BOX IS  
RIGHT OVER OUR PLATE



**Ron Lorentsen**  
SFG SENIOR UNDERWRITER  
888.SFG.FUNDS

Our investment residential loan program is built for fast closings, an essential element for investors in the highly competitive short sale and bank-owned marketplace.

## Uncompromising discipline...setting

### Borrowing entities and credit requirements

- Individuals, corporations, LLCs, partnerships, trusts, estates, foreign nationals, etc.
- Combine multiple borrowers or multiple entities into a single transaction
- SFG is credit sensitive and performs common sense underwriting of the asset, borrower and numbers

### For a variety of investment reasons

- Immediate acquisition of undervalued properties or to prevail in competitive bidding situations
- When traditional lenders can't or won't move fast enough
- Properties listed for sale or under contract are no problem... no prepayment penalty

### Non-consumer, residential investment properties

- Rental homes, small multi-family, fracture condos, properties listed for sale
- 1-4 units, 5+ acres, vacation homes, corporate retreats, super luxury rentals, fix and flips
- Multiple properties (one loan)

- Cross-collateralize on multiple properties when maximum loan amount is required
- Subordinate liens acceptable for a portion of the protective equity

### Responsive portfolio lender

- SFG doesn't rely on credit lines or depend on reselling to the secondary market
- Offers the creativity and flexibility that comes with being a true portfolio lender

### Simple application process

- Call or e-mail your SFG underwriter your loan request
- Fill out an SFG Quick Quote request on our website

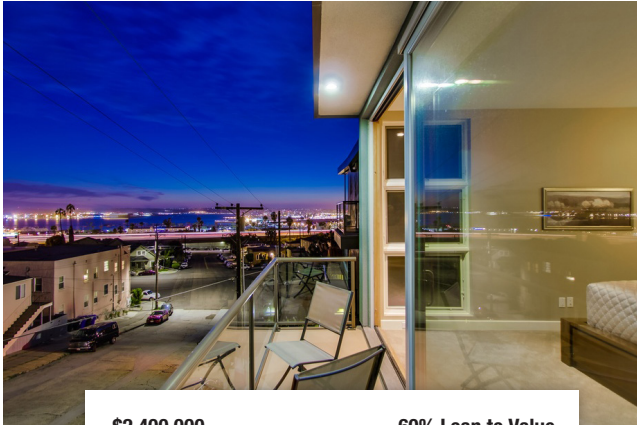
### Fast answers

- Same-day turnaround on SFGs expression of interest
- We can provide proof of financing letters and close your loan in days when the situation requires

# Setting the standard in private money lending for more than 27 years

*"Just a note to thank you for your diligence and cooperative efforts in our closing. I would be honored to work with you again. We are in a highly spirited business made enjoyable by the collaboration of quality colleagues. Congratulations on a job well done."*

—Mickey Hedges  
Coldwell Banker Previews International



**\$2,400,000**      **60% Loan to Value**  
**Banker's Hill (San Diego), CA**  
Four unit cloud condo, 2,172 sq. ft. per unit. When it came to crunch time, SFG was there to get the deal done.

*"Working with Seattle Funding Group has been an amazing tool for me as a mortgage lender. Their prompt response, great service and fast closings have streamlined lending for my clients and me. If you need an out-of-the-box lender with quick turn times, there is no alternative."*

—Sergio Martinez  
Flagstar Bank

**Setting the standard in private money lending For Over 27 Years**

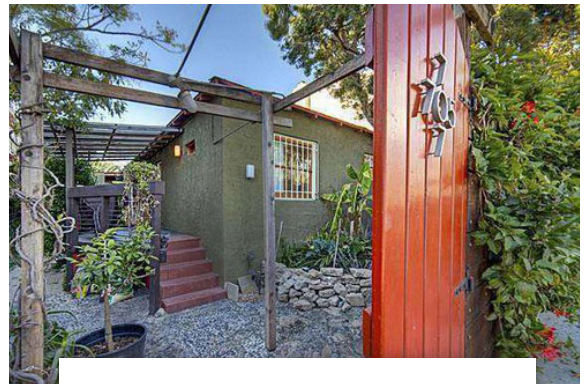
Loan amounts:	\$200,000 to \$6,000,000+
Loan to Value:	Flexible, up to 65%
Interest Rates:	7.99% to 9.99%
Fees:	2 to 4 points
Loan Terms:	Up to 3 years
Lien Position:	First
Prepayment Penalty:	None, in most cases

*"When our clients need results, the team at SFG is simply the best in the business, bar none."*

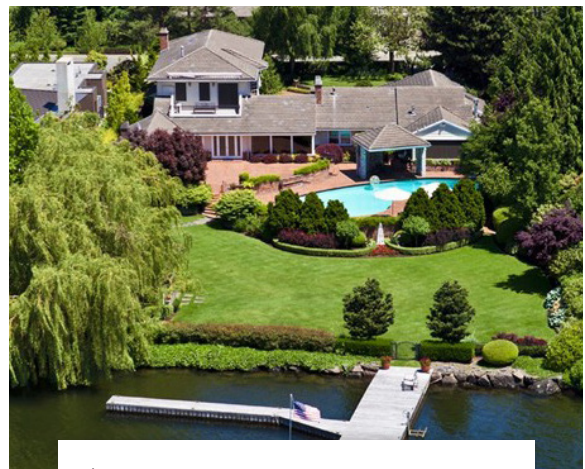
—Peter Nisbet  
Marcus & Millichap



**\$4,200,000**      **56% Loan to Value**  
**Kirkland, WA**  
Two 1930's houses with 152 feet of waterfront land. High profile foreign national investor sought a quick and certain close on one of the finest remaining undeveloped parcels fronting Kirkland's Gold Coast on Lake Washington.



**\$4,125,000**  
**Venice, CA**  
Four separate parcels. Four bridge acquisition loans which allowed the sponsor to quickly close on these purchases.



**\$2,300,000**      **65% Loan to Value**  
**Bellevue, WA**  
5,553 sq. ft. waterfront home on 150 ft. of Lake Washington waterfront. Foreign national buyer needed a responsive lender who could close on time.

# SFG

SEATTLE  
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SFG INCOME FUNDS

# CONSTRUCTION LOANS

FOR COMMERCIAL AND  
SPEC RESIDENTIAL  
PROJECTS



**Kent Rowe**

SFG VICE PRESIDENT &  
SENIOR UNDERWRITER  
888.SFG.FUNDS

Responsive and accessible,  
SFG construction loans  
are a favorite among the  
building industry.

## Our construction lending department finest boutique builders.

### Borrowing entities and credit requirements

- Owner, builder, spec or custom home construction
- Individuals, corporations, LLCs, partnerships, trusts, estates, foreign nationals, etc.
- Combine multiple borrowers or multiple entities in a single transaction
- SFG's decisions are based on the quality of the project
- Ground-up or broken priority

### Property types and requirements

- Spec residential – attached, detached, in-fill, high end fix & flips, multi-family or broken projects
- Commercial projects can include acquisition financing and asset repositioning
- Ground-up or construction completion and broken priority... and we can finance the acquisition, too

### Realistic construction periods

- Up to 24 months, or more, depending upon the scope of the project
- Can accommodate multiple phases and sensible, market driven partial releases
- No prepayment penalties or yield maintenance

### In-house construction department

- SFG manages its own construction fund controls and inspections for projects throughout the west
- Quick, flexible dispersals. One-week turnaround on draw requests
- Custom draw schedules that support your project
- SFG's experienced construction manager is on staff and at your service

### Responsive portfolio lender

- SFG doesn't rely on credit lines or depend on reselling to the secondary market
- Offers the creativity and flexibility that comes with being a true portfolio lender
- The ability and willingness to structure sensible solutions to your construction financing needs

### Simple application process

- Call or e-mail your SFG underwriter your loan request
- Visit our website for SFG's construction loan application

### Fast answers

- Same-day turnaround on SFG's expression of interest
- We know our markets and can get to deal certainty while the bank is still asking questions

ent has built quite a following of some of the west coast's

More than 27 years of sensible  
**Construction Lending Solutions**

Loan amounts: \$200,000 to \$6,000,000+  
 Loan to Cost: Up to 100%  
 Loan to value: Flexible  
 Interest Rates: 8.99% to 9.99%  
 Fees: 3 to 4 points  
 Loan Terms: Up to 18 months  
 Lien Position: First  
 Prepayment Penalty: None, in most cases



**\$1,770,000** **60% Loan to Value**  
**Clyde Hill (Bellevue), WA**  
 6,258 sq. ft. luxury spec home in an elite neighborhood. Local builder who specializes in larger luxury spec homes, long term partners with Seattle Funding Group.

*"Finest private money I ever worked with. They really know how to make a deal come together."*

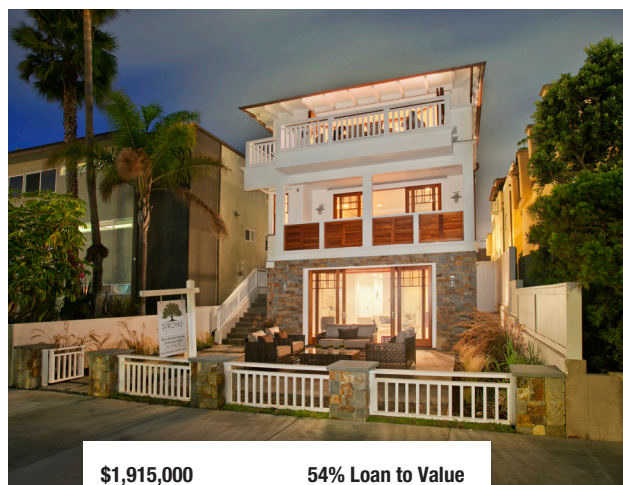
—Todd R. Bennett, President  
 BDR Capital Partners, LLC



**\$3,360,000** **57% Loan to Value**  
**Park City, UT**  
 Prestigious ski community, borrower needed deal certainty and construction financing to meet selling season.



**\$3,450,000** **50% Loan to Value**  
**La Quinta, CA**  
 8,600 sq. ft. home valued at over \$7M in Madison Club, an exclusive golf course community. Borrower needed an experienced lender with extensive spec residential construction financing experience.



**\$1,915,000** **54% Loan to Value**  
**Manhattan Beach, CA**  
 4,000+ sq. ft. home blocks from the beach. Borrower needed program flexibility and forward construction commitments for this ground-up construction project.

[www.seattlefundinggroup.com](http://www.seattlefundinggroup.com)

*“The finest in short term transitional capital.”*

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DIRECT

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RESPONSIVE

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ACCESSIBLE

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