

SFG

SEATTLE
FUNDING
GROUP LTD

SFG INCOME FUNDS

2018

LOAN PROGRAMS



COMMERCIAL



REDMOND, WA

PROVEN
TRUSTED
RELIABLE

RESIDENTIAL



SUNSET CLIFFS, CA

CONSTRUCTION



SUNCADIA, WA

"Perhaps most compelling is the fact that over 60% of our 2017 business involved repeat clients. When clients return 10, 20 and 30 times, or more, there is a reason."

John Odegard

President, Seattle Funding Group

Commercial Loans

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

Seattle Funding Group's
bridge and transitional
lending programs are
engineered to provide
real estate investors
with the highest level
of responsiveness and
deal certainty.

FEATURED DEAL

\$5,500,000 | Seattle, WA



The borrower needed bridge financing as they absolutely had to close by month end. They were coming out of a CMBS loan with severe penalties if the refinance was not in place. Seattle Funding Group was able to close the transaction in less than two weeks meeting the deadline.

61% LTV

Opportunity capital for the proactive real estate investor

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 proper-
ties considered based on the
specifics. Seasoned sponsors
are a plus.

SIMPLE APPLICATION PROCESS

Call or e-mail your SFG
underwriter your loan request.

Visit our website for SFG's
commercial loan application.

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.

FAST ANSWERS

Immediate action, steady
communication, quick closings.

Same-day turnaround on SFG's
expression of interest.

We can provide proof of
financing letters and close
your loan in days when the
situation requires.

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.

Private Money Lending Real Estate Capital at the Speed of Business®

Loan Amounts:	\$200,000 to \$15,000,000+
Loan to Value:	Deal Dependent - Up to 75%
Interest Rates:	7.99% to 9.99%
Fees:	1.5 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



\$1,625,000 | San Diego, CA

Seattle Funding Group provided bridge acquisition financing on
this well-located, commercial property very near the ballpark in
downtown San Diego. Already operating multiple food & bev-
erage establishments, steak and coffee houses throughout San
Diego County, this experienced real estate developer, owner
and operator is a 20 time repeat client with SFG.

65% LTV

"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 Seattle Funding Group'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



\$2,400,000 | Phoenix, AZ

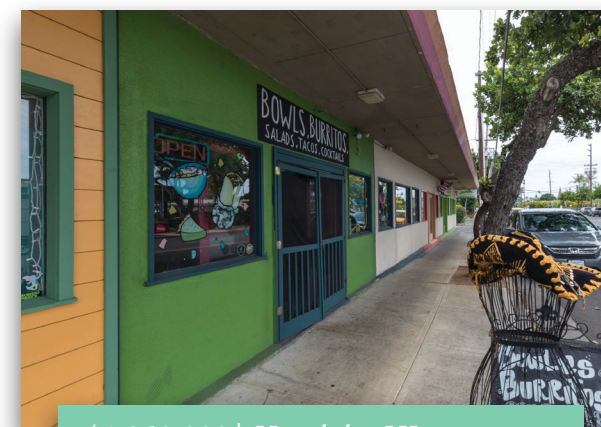
The Borrower was a seasoned and well-qualified investor and
was able to secure the complex with a non-contingent, all cash
offer with non-refundable earnest money. However, when their
bank started to slow the funding process down with "Holiday
delays", the Borrower was in jeopardy of losing the deal to a
back-up offer. With one call, SFG of Arizona was able to quickly
underwrite the deal so all parties could relax over the Holidays
knowing the transaction would close on time.

60% LTV

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

Dan Stutz

Senior Vice President | CB Richard Ellis



\$1,350,000 | Honolulu, HI

Prime retail building located in Kailua, Oahu, Hawaii in the
center of town. This 10 unit two story center has a mix of local
retail businesses and local office tenants. The local borrower
was looking for a refinance on the property but needed extra
time to establish some new tenant history before heading to
more conventional financing.

58% LTV

SFG

SEATTLE FUNDING GROUP LTD

SFG INCOME FUNDS

Residential Loans

INVESTMENT PROPERTIES, FIX & FLIPS,
LOT PURCHASES OUTSIDE THE BOX
ARE RIGHT OVER OUR PLATE

Our investment residential loan program is built for fast closings, an essential element for investors in the highly competitive submarkets and neighborhoods seeing the most buyer demand and profit opportunity.

FEATURED DEAL

\$1,800,000 | Issaquah, WA



While waiting for this \$3.5M+ home to sell, this brother and sister team came to Seattle Funding Group for a cash-out bridge finance loan to fund another business opportunity.

51% LTV

Uncompromising discipline... setting the standard in private money lending for more than 30 years

BORROWING ENTITIES & 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.

NON-CONSUMER, RESIDENTIAL INVESTMENT PROPERTIES

Rental homes, multi family, fractured 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.

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.

RESPONSIVE PORTFOLIO LENDER

SFG doesn't rely on credit lines or depend on reselling to the secondary market.

Offers the creativity and flexibility which come 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 SFG's expression of interest.

We can provide proof of financing letters and close your loan in days when the situation requires.

"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



\$8,500,000 | Lahaina, HI

Plantation and Balinese Estates are both located in the upscale gated community of "The Castle Point Estates." Each Estate has over 6,500 square feet of living and lanai space, on lots over 25,000 square feet. SFG evaluated the property and funded... with time to spare. A short time after walking the property, SFG President John Odegard said, "This loan is approved."

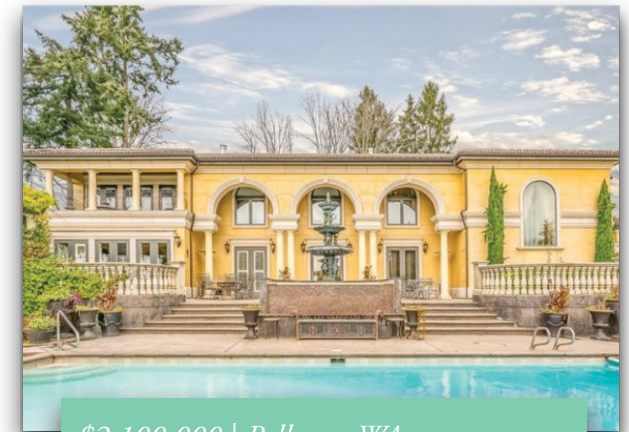
35% LTV



\$1,658,000 | Sunset Cliffs, CA

This long term SFG client saw opportunity and quickly moved to acquire a 1950's built, 2BR/2BA, 1,450 square foot house that had the location and view potential demanded by the marketplace. Re-envisioned as a major remodel he transformed it into a contemporary, 4BR/4.5BA, 3,600 square foot home with sweeping views from each room.

64% LTV



\$2,100,000 | Bellevue, WA

This is an excellent example of a quick business use loan that had the necessary fundamentals and the essential underwriting elements in place for a strong loan. SFG expertly assessed value and closed the transaction in under a week, thereby allowing the borrowers to meet their business obligations with plenty of time to spare.

56% LTV

"When our clients need results, the team at Seattle Funding Group is simply the best in the business, bar none."

Peter Nisbet

Marcus & Millichap

Setting the Standard in Private Money Lending

Loan Amounts:	\$200,000 to \$8,000,000+
Loan to Value:	Deal Dependent - Up to 75%
Interest Rates:	7.99% to 9.99%
Fees:	1.5 to 3 points
Loan Terms:	Up to 3 years
Lien Position:	First
Prepayment Penalty:	None, in most cases

"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

SFG

SEATTLE FUNDING GROUP LTD

SFG INCOME FUNDS

Construction Loans

FOR COMMERCIAL AND SPEC
RESIDENTIAL PROJECTS

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

FEATURED DEAL

\$4,100,000 | Palm Desert, CA



SFG of California provided construction financing for the first and third phases of this terrific, 112-unit attached project. Phases I & III (each) are comprised of three buildings and twelve stacked flats. The market's response to this well-conceived product was overwhelming, with dozens of presales, contracts and deposits.

66% LTV

Our construction lending department has built quite a following of some of the West Coast's 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.

PROJECT TYPE 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.

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.

Ground-up or construction completion and broken priority. We can finance the acquisition, too.

IN-HOUSE CONSTRUCTION DEPARTMENT

SFG manages its own construction fund controls and inspections for projects.

Quick, flexible dispersals and one week turnaround on draw requests.

Customized 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 which come with being a true portfolio lender.

SIMPLE APPLICATION PROCESS

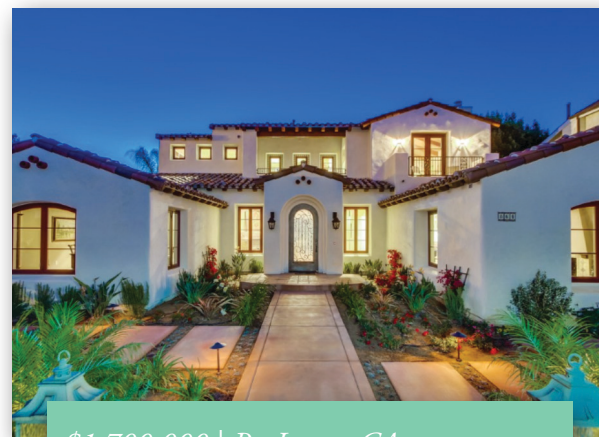
Call or E-mail your SFG underwriter your loan request.

Fill out an SFG Quick Quote request on our website.

FAST ANSWERS

Same-day turnaround on SFG's expression of interest.

We know our markets and can get to deal certainty while the bank is still asking questions.



\$1,700,000 | Pt. Loma, CA

Upon approval of the required permits, SFG performed once again when we quickly retired our acquisition loan and replaced it with demo and construction financing. SFG's terrific in-house construction department worked closely with the client to review and approve the plans and budget, and stayed fully engaged until the completion of the project.

60% LTV

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

Todd Bennett

President, BDR Capital Partners, LLC



\$3,400,000 | Clyde Hill, WA

9,000 SF Dutch Colonial Design luxury home sits on a flat, 30,000 SF lot. As a direct lender with over 30 years of construction lending experience, SFG is able to provide the flexibility necessary to capture opportunities like this high end spec construction project. This is just one of 40+ homes Seattle Funding Group has funded for BDR Homes over the years.

52% LTV



\$1,400,000 | Mercer Island, WA

This local builder continues to be a leader in the industry producing quality homes within the Seattle and Mercer Island spec home construction markets. Specializing in larger, upper end spec home construction projects on down to infill town homes in core Seattle locations. SFG serves boutique builders and mid-size production in core urban locations.

61% LTV

More than 30 years of sensible Construction Lending Solutions

Loan Amounts:	\$200,000 to \$8,000,000+
Loan to Value:	Deal Dependent - Up to 75%
Interest Rates:	7.99% to 9.99%
Fees:	1.5 to 3 points
Loan Terms:	Up to 3 years
Lien Position:	First
Prepayment Penalty:	None, in most cases

"I enjoy working with SFG's experienced construction loan manager. On several occasions he has given me ideas and feedback that have avoided unanticipated complications for delays"

Thach Nguyen

Founder & President

Thach Real Estate Group — Seattle, WA

Meet the SFG Underwriters



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"The finest in short term transitional capital."

PROVEN
TRUSTED
RELIABLE

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