

SFG

SEATTLE
FUNDING
GROUP LTD

SFG INCOME FUNDS

2017

LOAN PROGRAMS



PROVEN
TRUSTED
RELIABLE

COMMERCIAL



REDMOND, WA

RESIDENTIAL



SUNSET CLIFFS, CA

CONSTRUCTION



SUNCADIA, WA

"Perhaps most compelling is the fact that over 60% of our 2016 business involved repeat clients. When clients return 5, 10 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.



Ron Lorentsen
Seattle Funding Group
Senior Underwriter
888.SFG.FUND



Rodd Wagner
SFG of Arizona
Underwriter &
Office Manager
480.450.3980

*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 properties considered based on the specifics. 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 SFGs 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.

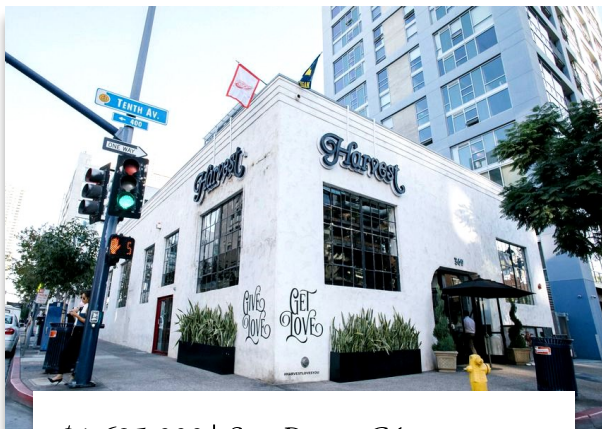
Cash-out refinance or borrow against properties listed for sale.

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

Loan Amounts: \$200,000 to \$12,000,000 +
Loan to Value: Flexible, up to 65%
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 & beverage establishments, steak and coffee houses throughout San Diego County, this experienced real estate developer, owner and operator is a 14 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



\$1,885,000 | Petaluma, CA

This 19-time repeat SFG client had acquired two well-located commercial properties in the vibrant, downtown village area of Petaluma. A call was placed to SFG to secure responsive bridge refinancing at far more sustainable leverage levels and loan costs. Yes, the sponsor had to write a check to lower the leverage level, but when the velocity slows, smart real estate investors and entrepreneurs rethink their plan...and call Seattle Funding Group.

65% LTV

"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 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



\$5,000,000 | Marysville, WA

Construction needed to begin *immediately* in order to meet the grand opening deadlines of the franchise agreements... SFG provided a first position loan to complete a construction budget nearing \$15,000,000. While the borrowers could have funded this entirely out of pocket, they were looking to establish a U.S. based lending contact and turned to SFG.

35% LTV

SFG

SEATTLE FUNDING GROUP LTD

SFG INCOME FUNDS

Residential Loans

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



Charles Salas
SFG of California
Senior Underwriter
858.751.0556

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.

*Uncompromising discipline...
setting the standard in private money lending
for more than 29 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, 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.

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.

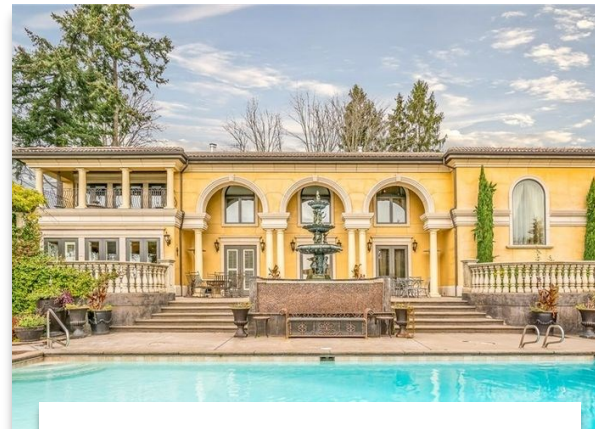
FAST ANSWERS

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."

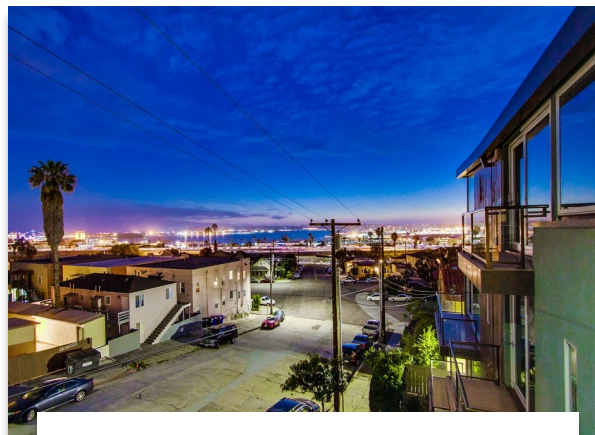
Mickey Hedges
Coldwell Banker Previews International



\$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 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



\$2,400,000 | Bankers Hill, CA

Though this debt restructuring transaction was "on again / off again" when it came down to the crunch, with little time to spare, SFG worked closely with this repeat client and their new equity partner to get the deal done. SFG's time sensitive bridge financing provided the time necessary to complete the split, sell this terrific row home product and enjoy recovery.

67% LTV



\$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

"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 \$12,000,000 +
Loan to Value:	Flexible, up to 65%
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

RESIDENTIAL LOANS

SFG

**SEATTLE
FUNDING
GROUP** LTD

SFG INCOME FUNDS

Construction Loans

FOR COMMERCIAL AND SPEC
RESIDENTIAL PROJECTS



Kent Rowe
SFG Vice President
Senior Underwriter
888.SFG.FUND

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

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."

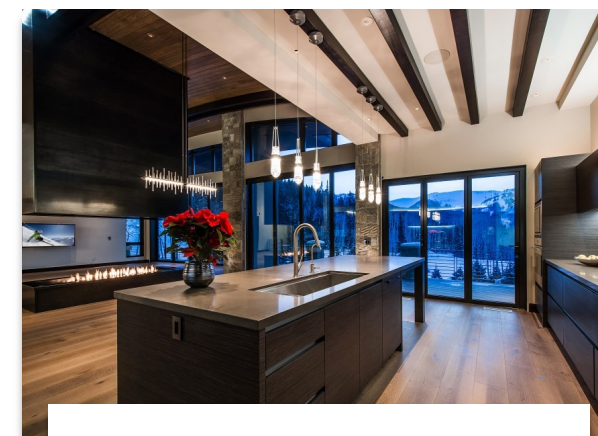
Todd R. Bennett
President, BDR Capital Partners, LLC



\$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 29 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



\$3,360,000 | Park City, UT

SFG was the perfect lending choice for this ultra-luxury, spec construction, residence. The developer needed to get his projects rolling before the weather started to change and risk missing a full selling season due to delays. With SFG's 29 years of in house construction loan experience and sensibly priced portfolio product, was the perfect fit.

61% LTV

More than 29 years of sensible Construction Lending Solutions

Loan Amounts:	\$200,000 to \$6,000,0000 +
Loan to Cost:	Up to 100%
Interest Rates:	8.99% to 9.99%
Fees:	2.5 to 3.5 points
Loan Terms:	Up to 24 months
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

CONSTRUCTION LOANS

www.SeattleFundingGroup.com
"The finest in short term transitional capital."

PROVEN

TRUSTED

RELIABLE

ALASKA • ARIZONA • CALIFORNIA • COLORADO • HAWAII • NEVADA • OREGON • TEXAS • UTAH • WASHINGTON



Corporate Headquarters

188 106th Ave NE, Suite 600
Bellevue, WA 98004
Ph: 425.455.1733 or 888.734.3863
Fax: 425.454.7655



SFG of Arizona LLC

7272 E. Indian School Road, Suite 540
Scottsdale, AZ 85251
Ph: 480.450.3980
Fax: 425.454.7655



SFG of California LLC

4711 Viewridge Ave, Suite 270
San Diego, CA 92123
Ph: 858.751.0556 or 888.751.0556
Fax: 858.560.0529

CBK - 0941059

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