

## International Funding Programs

### **FUNDING PROGRAM (I) – INTERNATIONAL HEDGE FUND - \$50,000 TO \$5 BILLION+**

Residential, Commercial and Business Funding. Hard Money Loans. 80% LTV debt financing based on the **as-is value** and up to 80% LTV based on the Future Value to be released in scheduled draws. Equity financing and joint venture financing options. Interest Rates range from 11.49% to 15.99%. Standard Loan Program is a 30 year Amortization, Fixed interest rate for 5 years, Interest Only Payments. Standard Pre-payment penalty can be eliminated by adding 1.5% to the interest rate. Loan Decisions in 15 Business Days (Expedited Processing).

### **FUNDING PROGRAM (II) – TRUST - \$50 MILLION MINIMUM**

100% Debt or Equity funding through the Business Trust. Requires up to a 10% cash position to initiate the relationship. For each portion of 10% Liquidity (this can be Cash, Municipal Bonds, or Cash Backed Instruments) that the Principal provides, the Trust will Lend 90% - i.e., \$10,000,000.00 USD POF – Trust will lend \$90,000,000.00 USD through a corporate bond program. The Funds will only be screen blocked and pinged and will not be moved from the Principals Bank(s)/Account(s). This is a non-depletion, blocked account for 90 days+. There is no risk to these funds as these funds are safe, the Trust will work through attorneys-council to council. Funds will be added to this account. If a smaller amount (less than 10%) of liquid capital is available, the Trust may consider an equity position in the equity/debt financing structure.

### **FUNDING PROGRAM (III) – PENSION FUND - \$1 BILLION MINIMUM**

100% Debt funding including acquisition and soft costs for projects of \$1B or more. Utilizing Government Guarantees and Pension Funds. One of the strongest verifiable funding sources for super-jumbo commercial loans. Suitable for government and private projects. Includes the bond underwriting. A bridge loan for quicker acquisition funding may be available.

### **FUNDING PROGRAM (IV) – INTERNATIONAL CONGLOMERATE - \$100 MILLION MINIMUM**

Developer Bailout Program. International Conglomerate offering comprehensive financing and buy-out programs for Developers and Principals. Program will Fund the completion of the project or purchase the asset from the Principal. Principal must provide collateral enhancement in the form of a Standby Letter of Credit (SBLC) equal to 40% of the value of the Project.

### **FUNDING PROGRAM (V) – PRIVATE PLACEMENT PROGRAMS - \$10 MILLION MINIMUM**

100% Financing through Private Placement Programs (PPP). Minimum collateral is \$10MM. Full compliance package must be completed – acceptable collateral includes cash, financial instruments (leased or owned), commodities and/or hard assets (hard assets must be free and clear). Completely risk free and there is no liens or loans involved. SEC Compliance: GI Lending Group is not a U.S. Licensed Securities Dealer and/or U.S. Investment Adviser. This is for Informational Purposes Only.

**FUNDING PROGRAM (VI) - \$40 MILLION MINIMUM**

65% or Higher LTV depending upon project strength and government support. Conventional International DEBT funding utilizing Pension Funds for domestic or international projects of many types including municipal, infrastructure, and private projects.

**FUNDING PROGRAM (VII) - \$2 MILLION MINIMUM**

100% Debt funding that requires a refundable 10% cash deposit which they insure to the client. Utilizing their own collateral at rates beginning at LIBOR plus 2%. Funding of the full loan amount within 90 days and deferred payment options for construction.

**FUNDING PROGRAM (VIII) - \$10 MILLION MINIMUM**

100% Equity funding for developments, acquisitions, construction, oil, and mines. This program has a 10% cash deposit and requires an equity stake in the project.

**FUNDING PROGRAM (IX) – CONSTRUCTION LOANS - EQUITY FINANCING - \$10 MILLION MINIMUM**

100% Equity funding for construction if the land is owned free and clear. Requires 25 - 35% typical equity stake in the project.

**FUNDING PROGRAM (X) – TRANSACTIONAL FUNDING – \$50,000 UP TO \$100 MILLION**

Transactional Funding – Double Escrow. Program requires a signed contract to buy the property/project and a contract with no contingencies to sell the property/project to a qualified buyer. Need Executive Summary, name address and contact information of all parties involved, copy of executed purchase contract and sell contract with proof of funds from the end buyer.

**FUNDING PROGRAM (XI) - \$1 MILLION MINIMUM**

100% pure Equity or Debt and Equity from International Investors and USA Pension Funds. Varying Conditions of 20 - 50% equity stake in the project.

**FUNDING PROGRAM (XII) – CONVENTIONAL REFINANCING - \$150,000 MINIMUM USA, \$5 MILLION MINIMUM INTERNATIONAL**

Conventional Refinancing at competitive rates for commercial income-producing properties and projects, both domestic and international.

**FUNDING PROGRAM (XIII) - HARD MONEY OR BRIDGE LOAN PROGRAM - \$1 MILLION MINIMUM**

Private NYC Hedge Fund financing for international or domestic funding up to 75% Maximum LTV program based upon the collateral value and the ability to re-pay. Apartment Complexes, Office, Industrial, Flagged & Stabilized Hotel/Motel, Mixed Use, Shopping Centres, Warehouses, Owner-Occupied Facilities, Marinas, Auto Repair/Mechanic Shops, Gas Stations, Large Homes. Starting from \$4M and up.

**FUNDING PROGRAM (XIV) – WORKING CAPITAL - \$500K TO \$25 MILLION**

Up to 100% financing for \$500K to \$25 MM. Short term commercial financial option that provides capital to pay suppliers upfront. Funding based on Future profits and Purchase Orders from customers. Purchase Order will be verified, a Letter of Credit will be opened typically within 14 days. Programs for businesses such as producers, distributors, wholesalers and/or resellers of manufactured goods.

**FUNDING PROGRAM (XV) – WORKING CAPITAL - \$10,000 MINIMUM**

Up to 90% Invoice Advance. Clients sell their Account receivables for a cash payment. Applicable Industries include service, staffing, manufacturing, distribution, tech, energy, and transportation.

**FUNDING PROGRAM (XVI) - CUSTOM LOAN PROGRAM**

Designed for High LTVs or higher risk plans. Site visit required to meet the borrowers in person, and devise a custom plan if the project proves to have strength and potential.

**FUNDING PROGRAM (XVII) - RESIDENTIAL EQUITY GROUP - HARD MONEY LOAN PROGRAM & REFINANCE STRATEGY - \$65,000 ARV MINIMUM**

LTVs up to 75% of the After Repair Value, non-owner occupied only. Project after Repair Value must be \$65k and more. Residential (1 to 4 Units Only). The Funding Source will order a (1) Credit Report (660+ requirement), (2) Request 2 months previous Bank statements, (3) previous year's tax return (they can pull directly from the IRS, if necessary), (4) Purchase Contract, (5) Contractor's Estimate, (6) Builder's Risk & General Liability Insurance (identified for you), (7) Property Inspection (identified for you), and (8) Appraisal (identified for you) - in this order. Limited Service Areas.