

## BOOST YOUR CLIENTS' PORTFOLIO WITH COLLATERALIZED REAL ESTATE INVESTMENTS

Ignite Funding has been connecting bankable borrowers with sophisticated investors to ignite returns since 1995. As a non-depository credit institution, we match quality real estate Borrowers with Investors seeking capital preservation in collateralized turn-key real estate investments across the Southwest. Ignite Funding does not choose where to invest an investor's money, or how much they earn in interest on their money, they do. As a licensed mortgage broker, Ignite Funding brings together Borrowers in need of reliable funding solutions and Investors who have capital to invest in a Deed of Trust.

*WE ARE A SOLUTION TO INCREASE YOUR CLIENTS' RETURN ON THEIR PORTFOLIO.*

### HIGHLIGHTS

- Collateralized first trust deeds
- Interest paid monthly
- Annual yields from 10% to 12%
- \$10,000 minimum investment
- 9 month avg. loan duration
- Low default rate
- Loans ranging from \$500K - \$5MM
- Minimum \$8MM funded per month

### BECOME AN INVESTOR

Our investors are our top priority and their interests drive all decisions at Ignite Funding. As an financial advisor, you can provide trust deed investments to your clients through our **Investment Advisor Program**. This proven program allows you to integrate turn-key investment options into your clients' portfolio providing them diversification and 10%-12% annualized returns through monthly income. At Ignite Funding, we work as a team to ensure you experience the same level of professionalism throughout the entire process. We do not believe in outsourcing.

#### WE CONDUCT:

- Loan underwriting and origination
- Capital fundraising
- Loan servicing
- Investor relations
- Tax reporting and statements
- Foreclosure process (if required)
- Property management and sale of property

### SELECTING AN INVESTMENT

Our investors or a dedicated Money Manager make first hand choices when selecting their Trust Deed Investments. All investment opportunities are underwritten with a "loan to own" mentality keeping the Investor in mind throughout the entire process. Ignite Funding offers the following loan types:

- Financing or refinancing of non-primary residential or income-producing commercial structures
- Acquisition or refinancing of undeveloped land
- Development and construction of residential or commercial projects
- Acquisition of distressed assets from regional banks, the FDIC and other lenders

Investors have the opportunity to select loans backed by real property in the categories of land acquisition, development and construction for both residential and commercial properties. Ignite Funding generally lends within the following loan-to-value ratio ranges depending upon property type, location, and other relevant factors associated with the property: Land Acquisition | up to 65% of the acquisition value of the land, Development | Up to 70%, and Construction | Up to 75%.

*WE HAVE THE RESOURCES TO SUPPLY THE DEMAND.*

### INVESTOR BENEFITS

- Diversification of portfolio
- Higher returns
- Choice of investment options
- Ability to invest with IRA funds
- Turnkey investments

### ADVISOR BENEFITS

- Ease and convenience
- Quick funding
- Fees sent directly to you
- Your clients earn higher returns

### EXAMPLE:

Integrate collateralized first trust deeds into a portfolio to see overall higher returns.

#### CURRENT SCENARIO

Investment Type	Allocation %	Avg. Return
Managed Investment Account	100%	5%
Portfolio Performance		5%

#### DIVERSIFICATION SCENARIO

Investment Type	Allocation %	Avg. Return
Managed Investment Account	75%	5%
Trust Deeds	25%	10%
Portfolio Performance		8%
Potential Growth		3%

## PROGRAM INTRODUCTION

Meet with an Investment Agent to review the Investment Advisor Program documentation. Conduct your own due diligence on Ignite Funding or request a link to our Due Diligence package.

## IDENTIFY APPROPRIATE INVESTMENT ADVISOR PLATFORM (iAP)

Complete an Advisor Platform questionnaire to identify which platform aligns with your goals. The questionnaire identifies the investor goals, contact details and fees. It additionally outlines the types of investments Ignite provides that align with your client's goals i.e. type, location, time period etc. Conduct a follow-up discussion with your Investment Agent to review capabilities, processes and suitability standards.

## ENGAGE IGNITE AND ACTIVATE AN INVESTMENT ADVISOR PROGRAM

Agent conducts meeting to determine account type (Cash, Qualified, or Business Entity). New account application is completed. For Individualized Investment Platforms execute a Limited Power of Attorney document. Activity statements are accessible through a customized customer online portal for you to view all of your client transactions and statements.

## INVESTMENT PROCESS

All investment activities are transparent and available for view on our website. Fact sheets describing projects available for investments that align with details specified in the Advisor Platform questionnaire will be forwarded to the Money Manager or account contact for review. Through the Money Manager Platform the Money Manager will choose projects that fall within their client's Individualized Investment Platform. Through the Individualized Investment Platform, investors will choose the project that suits them directly. Ignite Funding is notified of project chosen and amount invested. Investor provides executed loan documentation via e-sign function and notarized Special Power of Attorney for the project. Investment funds are sent to Ignite for funding.

## INVESTMENT SERVICING

Loan is recorded, interest begins accruing. Interest payments are paid in arrears based on the monthly interest charged for the prior month's borrowing activity. The borrower's payments are due to Ignite Funding on the 1st of each month with a 10-day grace period. Payments are made through direct deposit into investors' bank accounts or directly back to the IRA that funded the investment. The advisor receives their fee consecutively in accordance with the LPOA details.

## INVESTMENT PAYOFF

Advisors and investors will be notified when principal is paid off. The principle amounts will be deposited into the client's account for reinvesting on another investment, if desired.

## MONEY MANAGER PLATFORM

This platform allows RIAs and advisors with a dedicated Money Manager to establish a Business Account with Ignite Funding for an LLC integrating various investors into a single managed account. The Money Manager would be the sole contact and decision-maker on the Ignite Investment account, selecting ideal investments that align with the goals of the LLC. All investment funds, interest payments and principal payoffs will be managed by the dedicated advisor. The platform allows the Money Manager to oversee and directly control the investment types and returns for their clients. Any fees the RIA charges for this service are established directly with their clients and does not involve Ignite Funding.

## INDIVIDUALIZED INVESTMENT PLATFORM – CASH ACCOUNTS

This platform allows RIAs and advisors to offer a lucrative investment to their clients in order to diversify their investment portfolios without dedicating resources to managing the process or investments. All investment decisions and activities are directed by your clients directly investing their cash in Trust Deeds. Ignite Funding executes pre-established procedures for any investor activities outlined in the Limited Power of Attorney document. You educate your clients about their options to increase returns without directly managing the flow of information and documents needed to execute the investment choices.

## INDIVIDUALIZED INVESTMENT PLATFORM – IRA ACCOUNTS

This platform allows RIAs and advisors to offer a lucrative investment to their clients who wish to invest using their IRA funds. IRA funds, transferred from a qualified plan, can be used to invest in trust deeds when held by a Self-Directed custodian. All investment decisions and activities are directed by your clients investing their IRAs in Trust Deeds however the IRA custodian funds the investment. With an IRA investment, the IRA is the account holder and processes all transactions including funding, receives monthly interest payments and principle balances. Ignite Funding executes pre-established procedures for any investor activities outlined in the Limited Power of Attorney document. You educate your clients about their options to increase returns without directly managing the flow of information and documents needed to execute the investment choices. Additional documentation is required to ensure compliance with the Trust Company.

We recommend using **Preferred Trust Company** for fast, effective and timely access to IRA funds. **[PreferredTrustCompany.com](https://www.PreferredTrustCompany.com)**

Money invested through a mortgage broker is not guaranteed to earn any interest or return and not insured. Before investing, investors must be provided applicable disclosure. Past performance does not guarantee future results or success. Ignite Funding requires a \$10,000 minimum investment. • Ignite Funding | 6750 Via Austi Pkwy., Suite 230 Las Vegas NV, 89119 | P 702.739.9053 | 877.739.9094 | Nevada Mortgage Broker License #311 | 610 Newport Center Dr., Suite 1250 | Newport Beach, CA 92660 | California Finance Lender #603J286