



## Trust Deeds: The Passive Income Investment You May Be Missing

As an investor, the infinite number of different investment opportunities at your fingertips is both a blessing and a curse. It means more opportunities to potentially make a great return; however, it can make choosing which opportunity to pursue more tedious and difficult. Now more than ever people are looking for ways outside of the stock market to intelligently invest their money and diversify their investment portfolio. Real estate is one of those investment vehicles that investors are turning to for that diversification.

You may have already had this conversation with yourself, that real estate is not a realistic investment for you. Rental properties and fix-and-flips are time intensive and require a hefty amount of available cash. On the other hand, many real estate "crowdfunders" have high minimums and excessive financial requirements to be able to invest with them. If this sounds familiar, then you may want to consider investing in Trust Deeds at Ignite Funding. Ignite Funding breaks down those barriers to participating in real estate investments and can help investors like you earn the returns you deserve.

### What is Trust Deed Investing?

In general, Trust Deed investing means you are acting in the capacity of a bank, loaning your money to a borrower who will utilize your capital to add value to a piece of property. Your name is recorded on the Deed of Trust, making the respective property collateral, which serves to protect your investment.

**How Does Trust Deed Investing Work at Ignite Funding?**

At Ignite Funding, we do not believe in outsourcing. The loan underwriting and origination, capital fundraising, loan servicing, investor relations, tax reporting and statements, foreclosure process (if required), property management and sale of property are all conducted by us, making this a truly passive investment for our investors. To raise capital for the projects, we

use a type of "crowdfunding" method to aggregate funds from multiple, smaller investors and pool the investor's capital to directly fund real estate projects. This allows Ignite Funding to implement a minimum of \$10,000 to invest on a single loan. The loans are typically short term, ranging from 6 to 9 months in duration. During that time, you are earning a monthly fixed income of 10% to 12% annualized interest. For each investment, you will receive a copy of the recorded Deed of Trust, Title Insurance, and liability insurance on the property with your name listed as a multi-beneficiary. This makes the respective property the collateral to your investment.

### Who is Ignite Funding?

Founded in 1995, Ignite Funding has evolved with the changing real estate landscape. Our original business model began as a traditional home mortgage lender providing lending to home buyers. The demand for lending from homebuilders and developers reshaped our business in 2011. Since that time, Ignite Funding has funded three-quarters of a billion dollars in loans with investor capital.

Ignite Funding is well respected throughout the western United States as a reliable resource for lending. When banks are not lending, Ignite Funding is. We pride ourselves in working with a handful of borrowers with a proven track record. We follow a strict underwriting process when evaluating our loans before they are presented to our investors on a matrix that includes, but is not limited to; location, market conditions, various valuation methodologies, borrower track record and financial condition, and exit strategy. These projects can include the acquisition of land, development, construction of residential and commercial properties, and the refinancing of the aforementioned.

### Do I Qualify to Be an Investor?

You do not have to be an accredited investor to invest with Ignite Funding.

Ignite Funding is licensed with the Mortgage Lending Division of Nevada, which requires investors to meet the following suitability requirements; the investor's household net worth is more than \$250,000, excluding their primary residence; and/or their household net annual income was more than \$70,000 for the previous two years with the expectation they will continue to earn that income.

### What's the Risk?

Every investment has inherent risks. If someone is trying to sell you on "guaranteed" returns, you should be running in the other direction. With Trust Deeds, the risk lies in the illiquidity of the investment and the potential for the borrower defaulting on the loan. At Ignite Funding, we will work on the behalf of the investor with the borrower to resolve any default issues that may occur. In some cases, a foreclosure may be the best option in order to help mitigate the loss of capital to investors.

### I'm Ready to Invest, How Do I Become an Investor?

**Step One:** Perform your due diligence on Ignite Funding, as you should with any company you invest with. You can find all of the information you need to verify the compliance of Ignite Funding's operations at [www.ignitefunding.com](http://www.ignitefunding.com) under the "Become an Investor – Do Your Due Diligence" tab.

**Step Two:** Schedule a 15-minute no obligation consultation with one of our Investment Representatives to get the answers to any questions you may have about Ignite Funding and discuss how Trust Deeds can fit into your portfolio. You can scan the QR code below to schedule the consultation at your convenience, or text the word "Investments" to 844-552-7022.

**Step Three:** Fill out an online application to create your free account. Without an account to facilitate transactions and paperwork, you cannot make any

investments. After your account application is submitted, our Loan Processing Department will ensure all required paperwork is completed.

**Step Four:** Review our current available investments to make your first investment. Your Investment Representative will be there to help answer any questions you may have about a project and walk you through the paperwork and fund transfer process to execute the investment.

Now that you have made your first Trust Deed investment, you're probably wondering, "When will I start to see a return on my investment and how often will I receive payments?" You start accruing interest on your investment the day the loan is funded. Interest payments are paid in the arrears and disbursed directly to you on the 15th of each month. Once the loan is paid off, your capital is returned to you. You can manage and track investments through our client portal online via the Ignite Funding website and access investment financial records.

Ignite Funding, LLC | 2140 E. Pebble Road, Suite 160, Las Vegas, NV 89123 | P 702.739.9053 | T 877.739.9094 | F 702.922.6700 | NVMBL #311 | AZ CMB-0932150 | Money invested through a mortgage broker is not guaranteed to earn any interest and is not insured. Prior to investing, investors must be provided applicable disclosure documents.■



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