



Ignite Funding: Short-term Real Estate Investments for Long-term Investors

Company History

Ignite Funding is a nationally recognized Trust Deed investment company with strong local roots. Since 2011, Ignite Funding has put in the books over 1,220 real estate investments across the western U.S. funded by over \$1.1 billion in private investor capital. Of that, Ignite Funding has facilitated over 550 real estate investments funded with over \$400 million in investor capital in Nevada alone. Ignite Funding is proud to have been an integral part of financing local projects, such as Dapper Companies' Huntridge Theater revitalization and the dozens of Harmony Home residential developments throughout the Vegas Valley.

Ignite Funding was founded on high standards of trust and ethical business practices. Operating under these standards has enabled them to establish long-term relationships with the real estate developers and private investors that are pivotal to the growth of their own backyard. It comes as no surprise that Ignite Funding has been voted as one of the Las Vegas Review Journal's Best of Las Vegas for the last three consecutive years.

Business Philosophy

Ignite Funding sets the standard for transparency and commitment to their investors and borrowers as a private company. Their investors participate in passive real estate investments that earn them a fixed stream of income collateralized by real property, at double-digit annualized returns.

"We recognize that investors have entrusted us to preserve their capital," says Carrie Cook, Ignite Funding's President. "We care about their investment dollars and treat their money as if it was our own."

This philosophy is apparent in the various operational and compliance standards in place to help mitigate as much risk as possible for their clients.

One important practice is that each investment is serviced in-house by Ignite Funding from cradle to grave. This means that there is no outsourcing in any aspect of the investment. From the loan underwriting and origination, capital fundraising, loan servicing to investor and borrower relations, they handle the entire process. Even in the event of a borrower default and foreclosure, they are prepared to act as asset manager until final resolution of the property.

This unique practice sets Ignite Funding apart in their industry and enables them to provide exceptional expertise and service for their clients.

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At the same time, Ignite Funding provides real estate developers a reliable and quick source of financing compared to conventional sources. When banks are not lending Ignite Funding is.

"We know the importance of not limiting our financing with a 'one-size-fits-all' approach," affirmed Pat Vassar, Director



of Underwriting at Ignite Funding. "Our success is derived from identifying borrowers that recognize a real estate product need and delivering it to the market at an opportune time."

While Ignite Funding is open to lending to borrowers with a diverse set of projects, they still follow a strict underwriting process before potential projects are presented to investors. These factors include, but are not limited to location, market conditions, various valuation methodologies, borrower track record and financial condition, and exit strategy. In turn, investors have the ability to diversify their portfolios across different borrowers, regions, product type (commercial or residential), and phases of real estate development - acquisitions, horizontal development, vertical construction, or rehabilitation.



Carrie Cook and Pat Vassar of Ignite Funding walk property of a potential loan.

Investor Experience

As an investor, your introduction to Trust Deed investing will begin with a consultation with a licensed investment representative. They will go over the investment type, procedures and suitability requirements to help you determine investment is the right fit for your portfolio.

If it's a fit, you will then open a free account and your investment representative will provide you with the education and information on available investment opportunities. You then have control over which investments you participate in and how much capital you want to invest (minimum as low as \$10,000). You will then complete the investment paperwork and send in your capital.

Once the capital for the specific loan is raised, the funds are transferred to an escrow account with a title company to complete the transaction. Upon completion, you will receive a copy of the recorded Deed of Trust, executed Promissory Note, and title insurance policies with your name listed as a multi-beneficiary. The clock will then start on accruing interest, and then you get to sit back and relax as you watch your monthly interest payments funnel in.

Team Effort

Established in 2011, Ignite Funding was born on the heels of a massive real estate collapse that bankrupted many real estate investment firms. When Ms. Cook took on the role of President, her first order of business was to cultivate a sustainable company by fine-tuning its financial and operational performance. Ms. Cook attributes this growth by surrounding herself with "A" players that not only benefit the company in the short-term, but also in the long-term through their skills and commitment. It is only within the past few years that Ignite Funding has grown its team to 19 employees, and a majority of its management staff have been with the company for well over 10 years.

Every year Ignite Funding proves that a small crew of dedicated employees and managers are more than capable of attaining big company results.

Management

As a native Las Vegas, Ms. Cook was born at Nellis Air Force Base. Her father, who is now retired, spent 20 years in the Air Force and another 25 years as an engineer in the gaming industry. Her mother, also retired, spent 35 years in gaming in the field of Human Resources. Ms. Cook has been married for 15 years and has one son. They are an active family that enjoys all outdoor sports, both on land and water.

Ms. Cook has a diverse background that began in the gaming industry, with experience in human resources,

accounting, retail, investigations, communications, marketing, government relations and community relations. She then served as Vice President of Marketing for CM Capital Services from 2005 to March 2011, where she was responsible for marketing, public relations, and sales activities. She earned a Bachelor of Science Degree in Business Administration and Management with a concentration in Finance from the University of Phoenix. This experience across many fields has made her well-rounded and nimble and able to successfully take on any task presented to her.

As a strongly grounded individual, Carrie believes there is no better investment on earth than earth itself. Real estate investments, coupled with her diverse operational background, led her to the role she enjoys today with Ignite Funding. It provides her an opportunity to blend her two passions - inspiring people and real estate. Her experience in the industry began at a time of all-time highs in real estate. Then, she saw the industry plummet to the bottom even faster. She is proud of the fact that she stuck it out and successfully fought through the collapse with hard work and dedication.

Ms. Cook is a “tell it like it is” boss. You know where she stands. She expects her employees to always bring their best work to the table. For her part, she always brings her best to the table as well and has a great respect for all her employees. As the President of Ignite Funding since April 2011, Ms. Cook brings more than 12 years of experience specializing in private lending. She is a licensed Mortgage Broker with the Nevada Mortgage Lending Division and Arizona Department of Financial Institutions.



Carrie Cook, Misty Bethany, and Pat Vassar part of the management team of Ignite Funding.

Industry Changes

There is no doubt that the rise of online crowdfunding platforms altered the face of the real estate lending industry. Unfortunately, these platforms were established with some disheartening practices in place that are not in the best interest of the everyday investor.

“I’ve noticed a continuing exploitation online by many who are not professionals in the field, but just looking to make it on the upside. It is frightening to think what will happen when, not if, real estate has a correction. They will find themselves out of business with thousands of angry investors on their platform,” says Ms. Cook.

Thankfully, the positive changes in the industry are significant. The volatility of the stock market has forced the need for portfolio diversification creating the opportunity for middle America to invest in real estate when they thought it was not possible or only available to the wealthiest individuals. This is a huge benefit to the economy.

Trust deed investing has been around since the printing of money and continues to be a strong industry, even in less-than-ideal market climates. The need for residential and commercial infrastructure in our country continues to grow, even through an epidemic. When banks are lending and when they are not, there is always a need for financing outside of what banks can provide.

With all of the opportunities currently available, now is an opportune time to invest in this industry.