

# 2014 LOAN PORTFOLIO PERFORMANCE RECORD

6700 Via Austi Parkway, Suite 300  
Las Vegas, NV 89119  
PHONE 702.739.9053 | 877.739.9094  
FAX 702.739.7735  
IGNITEFUNDING.COM



Ignite Funding Investors have funded **\$200,846,000** in Land Acquisition, Development and Construction of Real Estate projects throughout the Southwest since 2011.

## 2014

46	Borrowers
\$79,117,500	Total amount funded
118	Loans funded
48%	Acquisition loans (see breakdown)
38%	Development loans (see breakdown)
14%	Construction loans (see breakdown)
10.94%	Average interest rate to investors*
60.48%	Average Loan to Value**
9	Average duration of loan term (months)
\$67,543,606	Total amount of loans under servicing as of 12/31/14

**\$6,508,698** Income Paid Out to Investors

### Acquisition loans\*\*\*

86%	Residential
14%	Commercial
31	Borrowers
\$38,008,500	Total amount funded
48	Loans funded
11.27%	Avg interest rate to investors*
55.02%	Avg Loan to Value**
9	Avg duration of loan term

### Development loans

100%	Residential
0%	Commercial
11	Borrowers
\$30,091,000	Total amount funded
28	Loans funded
11.46%	Avg interest rate to investors*
63.57	Avg Loan to Value**
10	Avg duration of loan term

### Construction loans

100%	Residential
0%	Commercial
11	Borrowers
\$11,018,000	Total amount funded
42	Loans funded
10.20%	Avg interest rate to investors*
65.43%	Avg Loan to Value**
8	Avg duration of loan term

All figures are as of 12-31-14. \* Average interest rate to investors is based upon the annualized interest rate of the loan. \*\*Loan to Value is determined by an appraisal, Broker Price Opinion (BPO), or the valuation provided by the County Assessor's Office. Loans with an appraisal waiver are not included. Average loan to value during Q1, Q2 and Q3 on development loans all had appraisal waivers. \*\*\*An acquisition loan includes raw land and/or an existing structure. 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 | 6700 Via Austi Parkway, Suite 300, Las Vegas NV, 89119 | P 702.739.9053 | 877.739.9094 | NV MBL #311 | AZ CMB-0932150.

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DATE CLOSED	LOAN ID	BORROWER	LOAN TYPE	LOAN SUB-TYPE	LOAN AMOUNT	LOAN TO VALUE	DURATION OF LOAN*	ANNUALIZED RETURN TO INVESTORS**
1/31/2014	4003	Harmony19, LLC	Development	Residential - Partially Improved Lots	\$2,898,000.00	Appraisal Waiver	12	11.00%
1/13/2014	4039	Richard Redden Homes, LLC	Construction	Residential - SFR	\$234,000.00	65.00%	5	11.00%
1/13/2014	4040	HWL Loneview LLC	Refinance - Acquisition	Residential - Finished Lots	\$880,000.00	Appraisal Waiver	10	11.00%
1/31/2014	4041	Jack Fisher Construction of Southern Utah, LLC	Construction	Residential - TWH	\$210,000.00	Appraisal Waiver	10	10.00%
1/31/2014	4042	Jack Fisher Construction of Southern Utah, LLC	Construction	Residential - TWH	\$244,000.00	Appraisal Waiver	9	10.00%
1/31/2014	4043	Jack Fisher Construction of Southern Utah, LLC	Construction	Residential - TWH	\$240,000.00	Appraisal Waiver	12	10.00%
1/31/2014	4044	Jack Fisher Construction of Southern Utah, LLC	Construction	Residential - TWH	\$236,000.00	Appraisal Waiver	12	10.00%
1/31/2014	4045	Jack Fisher Construction of Southern Utah, LLC	Construction	Residential - TWH	\$206,000.00	Appraisal Waiver	12	10.00%
1/13/2014	4046	HWD Manchester Fields LLC	Refinance - Acquisition	Residential - Unimproved Land	\$1,060,000.00	Appraisal Waiver	10	11.50%
1/29/2014	4048	RMB Live Oak, LLC	Refinance - Acquisition	Residential - Finished Lots	\$175,000.00	Appraisal Waiver	12	11.00%
1/29/2014	4049	RMB Live Oak, LLC	Refinance - Acquisition	Residential - Finished Lots	\$175,000.00	Appraisal Waiver	12	11.00%
1/29/2014	4050	RMB Live Oak, LLC	Refinance - Acquisition	Residential - Finished Lots	\$175,000.00	Appraisal Waiver	12	11.00%
1/29/2014	4051	RMB Live Oak, LLC	Refinance - Acquisition	Residential - Finished Lots	\$175,000.00	Appraisal Waiver	12	11.00%
1/23/2014	4052	Richard Redden Homes, LLC	Construction	Residential - SFR	\$206,000.00	64.98%	7	11.00%
1/22/2014	4054	Harmony19, LLC	Refinance - Development	Residential - Partially Improved Lots	\$1,346,000.00	Appraisal Waiver	12	13.00%
1/31/2014	4055	HWD Spring Creek Cove, LLC	Acquisition	Residential - Unimproved Land	\$2,020,000.00	Appraisal Waiver	7	13.00%
2/14/2014	4056	HWL Yeager Farms 2, LLC	Acquisition	Residential - Paper Lots	\$1,900,000.00	Appraisal Waiver	6	13.00%
2/14/2014	4057	HWD Shores, LLC	Acquisition	Residential - Partially Improved Lots	\$2,000,000.00	Appraisal Waiver	12	13.00%
2/20/2014	4058	Tailor Built Homes, LLC	Construction	Residential - SFR	\$214,000.00	Appraisal Waiver	8	10.00%
3/7/2014	4059	Henry Walker Construction of Northern Utah, LLC	Refinance - Construction	Residential - Existing SFR	\$330,000.00	Appraisal Waiver	0	10.00%
3/14/2014	4060	HWL Greenspire, LLC	Refinance - Acquisition	Residential - Finished Lots	\$252,000.00	Appraisal Waiver	12	10.00%
3/3/2014	4061	LF Riverton Springs, LLC	Refinance - Acquisition	Commercial - Unimproved Land	\$615,000.00	Appraisal Waiver	12	11.00%
2/27/2014	4062	Henry Walker Construction of Northern Utah, LLC	Refinance - Construction	Residential - Existing SFR	\$267,000.00	Appraisal Waiver	6	10.00%
3/14/2014	4063	Eaglewood Village Construction, LLC	Refinance - Construction	Residential - Existing SFR	\$352,000.00	Appraisal Waiver	7	10.00%
3/14/2014	4064	Jack Fisher Construction of Southern Utah, LLC	Refinance - Construction	Residential - Existing SFR	\$313,000.00	Appraisal Waiver	2	10.00%
3/14/2014	4065	Jack Fisher Construction of Southern Utah, LLC	Refinance - Construction	Residential - Existing SFR	\$206,000.00	Appraisal Waiver	3	10.00%
4/23/2014	4068	RMB Citrus, LLC	Construction	Residential - SFR	\$500,000.00	Appraisal Waiver	9	10.00%
5/20/2014	4069	RMB Citrus, LLC	Construction	Residential - SFR	\$400,000.00	Appraisal Waiver	8	10.00%
3/25/2014	4070	RMB Deal 1, LLC	Refinance - Acquisition	Residential - Finished Lots	\$518,000.00	Appraisal Waiver	12	10.00%
3/17/2014	4071	Richard Redden Homes, LLC	Construction	Residential - SFR	\$310,000.00	65.26%	12	11.00%
4/4/2014	4072	Richard Redden Homes, LLC	Construction	Residential - SFR	\$220,000.00	65.47%	8	11.00%
3/31/2014	4073	Jack Fisher Construction of Southern Utah, LLC	Refinance - Construction	Residential - Existing SFR	\$345,000.00	Appraisal Waiver	2	10.00%
3/25/2014	4074	HWD Northport Village, LLC	Development	Residential - Partially Improved Lots	\$810,000.00	Appraisal Waiver	10	11.00%
3/27/2014	4075	Jack Fisher Construction of Southern Utah, LLC	Refinance - Construction	Residential - Existing SFR	\$315,000.00	Appraisal Waiver	1	10.00%
4/18/2014	4076	RMB Real Estate, LLC	Acquisition	Commercial - Unimproved Land	\$810,000.00	Appraisal Waiver	12	2.00%
4/4/2014	4077	Jack Fisher Construction of Southern Utah, LLC	Construction	Residential - TWH	\$262,000.00	Appraisal Waiver	5	10.00%
4/4/2014	4078	Jack Fisher Construction of Southern Utah, LLC	Construction	Residential - TWH	\$240,000.00	Appraisal Waiver	5	10.00%
4/11/2014	4079	LF Echo Ridge, LLC	Refinance - Acquisition	Residential - Finished Lots	\$216,000.00	Appraisal Waiver	9	10.00%
4/16/2014	4081	Jack Fisher Construction of Southern Utah, LLC	Construction	Residential - TWH	\$173,000.00	Appraisal Waiver	5	10.00%
4/16/2014	4082	Jack Fisher Construction of Southern Utah, LLC	Construction	Residential - TWH	\$155,000.00	Appraisal Waiver	5	10.00%
4/16/2014	4083	Jack Fisher Construction of Southern Utah, LLC	Construction	Residential - TWH	\$152,000.00	Appraisal Waiver	5	10.00%
4/16/2014	4084	Jack Fisher Construction of Southern Utah, LLC	Construction	Residential - TWH	\$134,000.00	Appraisal Waiver	4	10.00%
4/16/2014	4085	Jack Fisher Construction of Southern Utah, LLC	Construction	Residential - TWH	\$144,000.00	Appraisal Waiver	5	10.00%

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4/11/2014	4086	Harmony Fiore, LLC	Refinance - Acquisition	Residential - Finished Lots	\$258,000.00	Appraisal Waiver	12	11.00%
4/11/2014	4087	HWL Whisper Ridge, LLC	Acquisition	Residential - Finished Lots	\$395,000.00	Appraisal Waiver	5	12.00%
4/29/2014	4092	Harmony Russell, LLC	Development	Residential - Partially Improved Lots	\$1,400,000.00	Appraisal Waiver	13	11.50%
5/12/2014	4093	Jack Fisher Construction of Colorado, LLC	Refinance - Construction	Residential - Existing SFR	\$225,000.00	Appraisal Waiver	12	10.00%
6/16/2014	4094	Jack Fisher Construction of Colorado, LLC	Refinance - Construction	Residential - Existing SFR	\$223,000.00	Appraisal Waiver	12	10.00%
5/8/2014	4095	Richard Redden Homes, LLC	Construction	Residential - SFR	\$206,000.00	65.39%	7	10.50%
4/25/2014	4096	Richard Redden Homes, LLC	Acquisition	Residential - Finished Lots	\$148,000.00	Appraisal Waiver	2	11.00%
5/12/2014	4097	Jack Fisher Construction of Colorado, LLC	Refinance - Construction	Residential - Existing SFR	\$242,000.00	Appraisal Waiver	12	10.00%
5/13/2014	4098	Jack Fisher Construction of Colorado, LLC	Refinance - Construction	Residential - Existing SFR	\$253,000.00	Appraisal Waiver	12	10.00%
5/16/2014	4100	Harmony Mesa Verde I, LLC	Refinance - Acquisition	Commercial - Unimproved Land	\$450,000.00	Appraisal Waiver	12	11.00%
6/2/2014	4101	Network Land Holdings Vegas, LLC	Refinance - Acquisition	Residential - Unimproved Land	\$550,000.00	Appraisal Waiver	12	12.00%
5/23/2014	4102	HWL Cherry Lane, LLC	Acquisition	Residential - Unimproved Land	\$2,300,000.00	Appraisal Waiver	9	12.75%
6/19/2014	4103	Jack Fisher Construction of Colorado, LLC	Refinance - Construction	Residential - Existing SFR	\$185,000.00	Appraisal Waiver	12	10.00%
6/20/2014	4104	RMB Citrus, LLC	Refinance - Acquisition	Residential - Finished Lots	\$122,000.00	Appraisal Waiver	7	10.00%
6/20/2014	4105	RMB Citrus, LLC	Refinance - Acquisition	Residential - Finished Lots	\$122,000.00	Appraisal Waiver	7	10.00%
6/20/2014	4106	RMB Citrus, LLC	Refinance - Acquisition	Residential - Finished Lots	\$122,000.00	Appraisal Waiver	7	10.00%
6/23/2014	4107	Harmony Mesa Verde I, LLC	Development	Residential - Paper Lots	\$1,700,000.00	Appraisal Waiver	12	11.00%
6/17/2014	4108	HARMONY461, LLC	Refinance - Acquisition	Residential - Unimproved Land	\$235,000.00	Appraisal Waiver	12	11.00%
6/17/2014	4109	HARMONY461, LLC	Refinance - Acquisition	Residential - Unimproved Land	\$235,000.00	Appraisal Waiver	12	11.00%
6/18/2014	4110	HARMONY461, LLC	Refinance - Acquisition	Residential - Partially Improved Lots	\$675,000.00	Appraisal Waiver	12	11.00%
6/25/2014	4111	Harmony Homes Texas, LLC	Refinance - Acquisition	Residential - Unimproved Land	\$1,160,000.00	Appraisal Waiver	8	11.00%
6/25/2014	4112	Richard Redden Homes, LLC	Construction	Residential - SFR	\$309,000.00	66.45%	12	10.00%
9/8/2014	4113	Harmony Homes California, LLC	Development	Residential - Paper Lots	\$240,000.00	Appraisal Waiver	12	11.00%
9/8/2014	4114	Harmony Homes California, LLC	Development	Residential - Paper Lots	\$240,000.00	Appraisal Waiver	12	11.00%
9/8/2014	4115	Harmony Homes California, LLC	Development	Residential - Paper Lots	\$240,000.00	Appraisal Waiver	12	11.00%
9/8/2014	4116	Harmony Homes California, LLC	Development	Residential - Paper Lots	\$240,000.00	Appraisal Waiver	12	11.00%
9/8/2014	4117	Harmony Homes California, LLC	Development	Residential - Paper Lots	\$240,000.00	Appraisal Waiver	12	11.00%
9/8/2014	4118	Harmony Homes California, LLC	Development	Residential - Paper Lots	\$240,000.00	Appraisal Waiver	12	11.00%
9/8/2014	4119	Harmony Homes California, LLC	Development	Residential - Paper Lots	\$240,000.00	Appraisal Waiver	12	11.00%
9/8/2014	4120	Harmony Homes California, LLC	Development	Residential - Paper Lots	\$240,000.00	Appraisal Waiver	12	11.00%
9/8/2014	4121	Harmony Homes California, LLC	Development	Residential - Paper Lots	\$240,000.00	Appraisal Waiver	12	11.00%
9/8/2014	4122	Harmony Homes California, LLC	Development	Residential - Paper Lots	\$240,000.00	Appraisal Waiver	12	11.00%
9/8/2014	4123	Harmony Homes California, LLC	Development	Residential - Paper Lots	\$240,000.00	Appraisal Waiver	12	11.00%
9/8/2014	4124	Harmony Homes California, LLC	Development	Residential - Paper Lots	\$240,000.00	Appraisal Waiver	12	11.00%
9/8/2014	4125	Harmony Homes California, LLC	Development	Residential - Paper Lots	\$240,000.00	Appraisal Waiver	12	11.00%
9/8/2014	4126	Harmony Homes California, LLC	Development	Residential - Paper Lots	\$240,000.00	Appraisal Waiver	12	11.00%
6/27/2014	4127	HWL Kachina Cliffs LLC	Development	Residential - Paper Lots	\$1,850,000.00	Appraisal Waiver	12	11.25%
7/7/2014	4128	Kreste LLC	Construction	Residential - SFR	\$425,000.00	Appraisal Waiver	12	11.00%
7/14/2014	4129	Vegas Capital Holdings & Investments, LLC	Acquisition	Commercial - Unimproved Land	\$2,500,000.00	86.44%	12	13.00%
7/7/2014	4130	Ultimate Land, LLC	Refinance - Acquisition	Residential - Unimproved Land	\$165,000.00	60.12%	2	11.75%
7/17/2014	4131	Quality Land Investments Las Vegas, LLC	Refinance - Acquisition	Residential - Unimproved Land	\$410,000.00	52.29%	12	11.25%
7/14/2014	4132	Southwest Growth Management, LLC	Acquisition	Commercial - Unimproved Land	\$940,000.00	Appraisal Waiver	6	12.00%
7/23/2014	4133	HARMONY461, LLC	Refinance - Acquisition	Residential - Finished Lots	\$234,000.00	Appraisal Waiver	12	11.00%
7/29/2014	4134	Vegas Valley Land Enterprises, LLC	Refinance - Acquisition	Residential - Unimproved Land	\$990,000.00	45.25%	12	11.25%
8/14/2014	4135	Oakwood Homes of Utah, LLC	Refinance - Acquisition	Residential - Paper Lots	\$600,000.00	Appraisal Waiver	1	11.25%
8/8/2014	4136	HWD Spring Creek Cove, LLC	Refinance - Acquisition	Residential - Paper Lots	\$2,100,000.00	Appraisal Waiver	6	13.00%

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8/8/2014	4137	HWL Yeager Farms 2, LLC	Acquisition	Residential - Finished Lots	\$220,000.00	Appraisal Waiver	6	13.25%
8/22/2014	4138	HWL Yeager Farms 2, LLC	Development	Residential - Paper Lots	\$2,900,000.00	Appraisal Waiver	6	13.00%
8/15/2014	4139	Harmony Mesa Verde I, LLC	Refinance - Acquisition	Residential - Unimproved Land	\$360,000.00	Appraisal Waiver	6	11.00%
8/28/2014	4140	HARMONY461, LLC	Refinance - Acquisition	Residential - Finished Lots	\$150,500.00	Appraisal Waiver	6	11.00%
8/28/2014	4141	HARMONY461, LLC	Refinance - Acquisition	Residential - Finished Lots	\$215,000.00	Appraisal Waiver	6	11.00%
9/3/2014	4142	HWL Greenspire, LLC	Refinance - Acquisition	Residential - Finished Lots	\$404,000.00	Appraisal Waiver	6	10.00%
9/15/2014	4143	Gold Leaf Land Investments, LLC	Refinance - Acquisition	Residential - Finished Lots	\$2,000,000.00	Appraisal Waiver	9	12.25%
9/22/2014	4145	Harmony19, LLC	Refinance - Development	Residential - Finished Lots	\$820,000.00	Appraisal Waiver	6	11.00%
9/22/2014	4146	Harmony19, LLC	Refinance - Development	Residential - Finished Lots	\$533,000.00	Appraisal Waiver	6	11.00%
9/12/2014	4147	The Aquino Family Trust	Refinance - Acquisition	Residential - Unimproved Land	\$120,000.00	Appraisal Waiver	9	11.00%
9/26/2014	4148	Bluemountain, Inc.	Construction	Residential - SFR	\$320,000.00	Appraisal Waiver	8	11.00%
9/26/2014	4149	Bluemountain, Inc.	Construction	Residential - SFR	\$480,000.00	Appraisal Waiver	8	11.00%
9/15/2014	4150	Gold Leaf Land Investments, LLC	Refinance - Acquisition	Residential - Partially Improved Lots	\$220,000.00	Appraisal Waiver	1	12.25%
10/3/2014	4151	Gold Leaf Land Investments, LLC	Refinance - Acquisition	Residential - Partially Improved Lots	\$1,600,000.00	35.87%	9	12.50%
10/17/2014	4152	HWL Edgewater, LLC	Refinance - Development	Residential - Partially Improved Lots	\$4,200,000.00	Appraisal Waiver	6	13.00%
10/24/2014	4153	Bluemountain, Inc.	Construction	Residential - SFR	\$170,000.00	Appraisal Waiver	8	10.00%
10/24/2014	4154	Bluemountain, Inc.	Construction	Residential - SFR	\$170,000.00	Appraisal Waiver	8	10.00%
11/14/2014	4157	Bluemountain, Inc.	Construction	Residential - SFR	\$510,000.00	Appraisal Waiver	8	10.00%
11/3/2014	4158	Jack Fisher Construction of Colorado, LLC	Refinance - Construction	Residential - Existing SFR	\$230,000.00	Appraisal Waiver	6	10.00%
10/30/2014	4159	Harmony19, LLC	Refinance - Development	Residential - Finished Lots	\$430,000.00	Appraisal Waiver	3	11.00%
11/19/2014	4161	Ultimate Land, LLC	Refinance - Acquisition	Residential - Finished Lots	\$3,510,000.00	Appraisal Waiver	9	12.00%
11/20/2014	4162	PrairieStar Land Holdings, LLC	Acquisition	Residential - Finished Lots	\$825,000.00	Appraisal Waiver	6	13.00%
11/25/2014	4163	Vistas 2 Development, LLC	Acquisition	Residential - Paper Lots	\$2,000,000.00	Appraisal Waiver	1	13.00%
12/12/2014	4164	Rebel Land, LLC	Development	Residential - Partially Improved Lots	\$2,700,000.00	63.57%	9	13.00%
12/11/2014	4165	Investor Equity Homes, LLC	Refinance - Acquisition	Residential - Partially Improved Lots	\$702,000.00	50.14%	6	12.00%
12/17/2014	4166	ROE Homes, LLC	Construction	Residential - SFR	\$309,000.00	Appraisal Waiver	6	10.00%
12/19/2014	4167	Vistas 2 Development, LLC	Development	Residential - Paper Lots	\$2,960,000.00	Appraisal Waiver	6	12.25%
12/19/2014	4168	Ultimate Land, LLC	Development	Residential - Partially Improved Lots	\$2,184,000.00	Appraisal Waiver	9	14.00%
12/31/2014	4171	Harmony19, LLC	Refinance - Construction	Residential - Existing SFR	\$153,000.00	Appraisal Waiver	6	11.00%

\*Some loans may pay off before the loan term which would decrease the duration of the loan, and others may have extensions available that could increase the duration of the loan.

\*\*Actual interest rate received by investor(s) is dependent upon the payoff before maturity or extension of the loan term.