

Six Month Money

Hello,

My name is Tod Snodgrass, with Creative Transaction Funding (CTF).

Are you a Real Estate Investor Professional (REI Pro)/landlord who needs funding for a relatively short period of time? For example: Undertake renovations on a property you currently own free and clear (or nearly so) that needs to be renovated so you can raise the rents or sell it. Other examples include scenarios where CTF helps a distressed property owner pull a property out of probate, pre-foreclosure, property tax delinquency sale, etc. We will also consider cross collateralization scenarios.

Welcome to CTF's Six Month Money (SMM) funding program.

SMM is like hard money, but with one important distinction: CTF does not offer loans. Instead, CTF offers Joint Ventures (JVs), a form of equity. The REI Pro brings a deal that meets CTF's funding criteria, and CTF brings the funds to make it happen, for a share of the new added equity/profits.

Overview

To qualify, in the case of a property in need of renovation, the deal must meet the following criteria:

A. CTF only funds where the current owner owns the property

1. Free and clear

or

2. Owes very little on their current mortgage.

B. The REI Pro only needs to use CTF's SMM funding for a relatively short period of time.

C. The landlord needs funding, for example, to renovate a rental property to increase the value by boosting the CAP rate.

D. CTF receives a first position note that includes our invested capital + share of the profits + 12% simple interest.

E. Time Frame for CTF funding: Six months or less in most cases.

Details, Features & Benefits

A. CTF does not charge any upfront or origination fees.

B. SMM is available nationwide.

C. CTF's exit strategy is as follows: CTF leaves with a six-month, 12% simple (annual) interest, business-to-business, first position, non-recourse, commercial promissory note with no prepayment penalty. Simply put, CTF monetizes the (JV) equity into a commercial note (debt) as its share of the net profit as agreed to by both parties.

D. Interest-only payments are to be paid monthly, with a balloon payment due in six months or less, for the principal due, with no prepayment penalty.

E. For providing SMM, CTF receives a 25% markup (i.e. a share of the profits from the deal), the REI Pro retains the other 75% as equity.

Take for example a REI Pro who owns rental units that need to be upgraded so the landlord can increase rents. CTF puts up \$100,000 renovation funding. The value of the property is enhanced by say \$200,000 or \$100,000 in new equity (\$200,000-\$100,000). CTF receives a first position note for \$125,000: \$100,000/SMM funding + \$25,000 (25% x \$100,000/new equity).

F. CTF is happy to pay a 2% referral fee with full account protection.

G. Maximum funding amount: CTF's normal upper limit is \$500,000. We are open to bigger deals if the deal is really right.

H. Minimum markup: There must be at least \$12,500 in profit for CTF.

I. Term: Six Months or less

J. Security: 1st Position note

Creative Transaction Funding (CTF) offers:

>>>Six Month Money

>>>Down Payment/Rehab Funding for Owner-Financed (seller carryback) deals

>>>101% Financing available for Investor Property Purchases

Also, we are happy to pay a **2% Referral Fee with full account protection**

>>>Free info pack. If you would like CTF to send you free, detailed information, instructions, etc. about our funding programs, Referral Program, etc. please send us an email and include your

1. Full name
2. Phone number
3. Email address

to creativetransactionfunding@gmail.com

Sincerely,

Tod Snodgrass
President
Creative Transaction Funding LLC
2464 Rue Le Charlene
Rancho Palos Verdes, CA 90275
310 408-7015
<https://creativetransactionfunding.com>
creativetransactionfunding@gmail.com
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