Table Funding Note Investor short blurb, CJ 11-10-26

Hi

Welcome to the Creative Transaction Funding's Table Funding Note Investor (TFNI) program.

I. Overview

A. CTF provides short-term funding to Real Estate Investor professionals (REI Pros), mainly rehabbers, who either fix-flip or fix-hold the properties we help them purchase. The result is that, once the property acquisition has occurred, at closing, CTF typically walks away with two mortgage notes (trust deed notes)—one each, first and second position note. From time to time, we look to assign the first position notes to experienced investors.

B. The notes features good annual yields with full security:

1.16% annual yield

2. 64% Loan To Value

3. First position

4. Six-month term.

5. With full documentation

II. What We Do/How We Do It with REI Pros

A. We fund on a direct basis

B. To all 50 states and DC.

C. We only work with experienced REI Pros with equity-rich deals.

D. We operate on a Joint Venture (JV) basis with the REI Pro. The JV agreement, between CTF (or its agent) and the REI Pro automatically dissolves once the closing has taken place.

E. All funding transactions include:

1. Full and complete documentation, which CTF fully vets and underwrites, including a current appraisal, Scope of Work, title insurance, their proposed exit strategy/plan for paying off the note.

2. The following expenses are all prepaid at closing: interest (debt service), taxes, insurance.

3. How the note is secured to protect the Table Funding Note Investor (TFNI):

a. Simultaneous Assignment: CFT appears as the originator on the initial paperwork, but the TFNI provides the capital at the table. At that exact moment, an assignment of the mortgage and note is executed, transferring ownership of the loan (via assignment) from the originator (CTF) to the TFNI.

b. Escrow Intermediary Control: A neutral third-party (escrow officer, title agent, closing agent, closing attorney) holds the funds, deeds, and signed documents. The money is not released or considered spent

until all conditions of the purchase and agreements are met and the documents are officially recorded with the county.

c. Instant Risk Transfer: Because the assignment happens contemporaneously at the closing table, the actual funder (TFNI) is never exposed to an unbacked or unassigned loan; they step into the lender position the moment the cash is disbursed, and the security instruments are filed.

III. Features, benefits, process, review:

A. The reason we assign notes is to free up our capital so we can subsequently fund more deals as they arise.

B. We immediately assign (sell) the first position note we receive at closing to the TFNI, at a discount to the face value of the note.

C. Details

1. First position mortgage notes

2. 16% annual yield

3. LTV (Loan To Value) = 64%.

4. These are new, one-pay (after six months), asset-based, nonrecourse, commercial notes, with no seasoning, all due in payable in six months or less, with no prepayment penalty.

5. The Face Value of notes normally ranges from approximately $150,000-$1,500,000.

6. We operate on a Joint Venture basis. The JV agreement, between CTF and the TFNI, automatically dissolves once the closing has taken place and the note has been assigned from CTF to the TFNI.

7. The TFNI is supplied with full documentation about the property as well as information about the note, well in advance of the closing date.

8. The TFNI, when requested by the closing agent (escrow officer, closing attorney), will be instructed to wire transfer the previously-agreed-to funding amount to the closing agent's trust account, right before closing.

9. At closing, the first position note is assigned from CTF (or its agent) to the TFNI.

E. Math example: Property recently appraised at $1,000,000 (ARV)

1. First position mortgage = $690,000 Face Value Note (FVN)

2. To achieve a 16% annual yield under standard simple investment yield terms, CTF provides a $51,110 discount.

a. First position mortgage	$690,000 (face value)
b. 16% annual yield discount equals	-$ 51,110
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c. TFNI Investor's net cost for the note	$638,890

d. Loan To Value (LTV) 63.9%
($638,890/$1,000,000)

IV. If you would like to refer a potential rehabber or TFNI to CTF, please send an email, with your contact information, and we will be happy to send you out a Referral Free Information form.

V. If you would like to be put on our mailing list, and be notified when a note will soon become available to purchase, via assignment, please send us an EMAIL that includes your:

Full Name
Phone No.
Email Address

Sincerely,

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