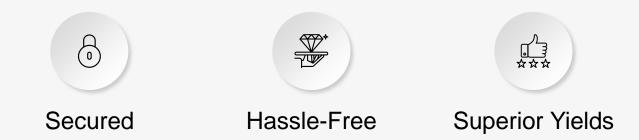




PARTNERSHIP PROGRAM





Company Overview

Partnership Program

• A Real Transaction Analysis

Risk Management & Security

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Company Overview

- Freeman Value Investments LLC is a private for-profit real estate investing company.
- We acquire, rehab, lease and sell residential properties.
- Our goal is to grow the company by providing affordable housing to tenants and 1st time homeowners.
- We currently buy houses mostly throughout Florida, but are also focusing on national acquisitions.

Competitive Advantage

Our competitive advantage is through the speed we can research, and purchase a property and our knowledge of creative real estate techniques.

We have great inside contacts throughout the industry (Banks, Realtors, local investors, Institutional buyers, etc)

How Do We Buy Houses So Far Below Market Value?

- Our company's proprietary marketing methods and industry contacts find us deals.
- Our specialty is distressed situations, properties that need renovation, and strong cash flowing opportunities through long-term/short-term rentals.
- We know where to look, what to buy, how to buy and how to renovate.
- We create value by solving the situational problem with creative deal structuring and/or property problem through renovation.



Partnership Program

<u>Overview</u>

- We acquire distressed and value-add real estate for resale and rental usages.
- To buy these properties, we leverage our own funds with money we borrow from private partners.
- We pay our partners a healthy percentage to use their money.

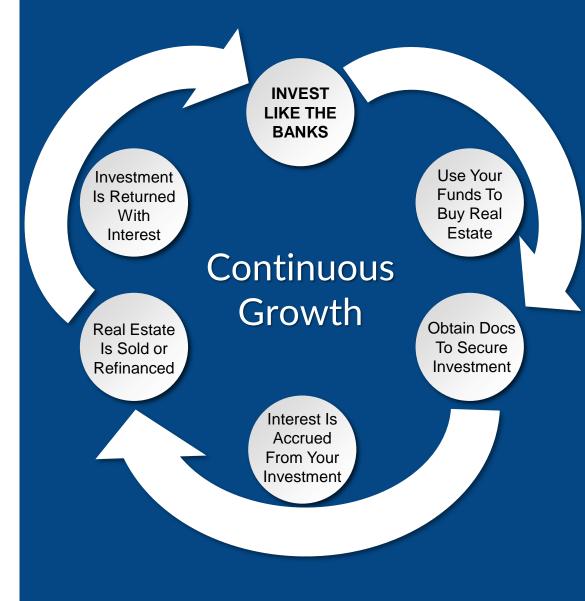
It's really that simple!

How It Works

- We find properties that meet our buying criteria.
- We borrow money from you to purchase the property.
- We have a formal closing where you receive a mortgage note on the house with other important documents that secures your investment.

Why would we do this? Well, the availability of cash allows us to buy at a discount and gives us the ability to use creative finance strategies.

How It Works



What This Program Is Not



This program IS NOT a get rich quick scheme.

This program is a great way to grow wealth up to 3x - 4x faster than other investment options with returns that are predictable and secure; the exact same way a bank would profit.

How Does Your Bank Make Money Today?

They collect <u>your</u> money through checking accounts, saving accounts, CD's, etc. They then loan <u>your</u> money out at a higher rate of interest to other people (me) to buy houses.

You can cut out the middle man!



THE SIMPLE REASONS WHY NEW PARTNERS LOVE TO WORK WITH US...

This Is A Less Stressful Alternative To Investment Options:

- 1. No worrying about constant market fluctuations.
- 2. No worrying about investment options with ulterior motives.
- 3. No worrying about small or variable rates of return.

- We Find The Best Deal That Meets Our Criteria And Yours...
- We Handle And Prepare All Paperwork...
- You Provide The Funds To The Transaction...
- You Collect The Stable Interest, Hands Free!



Return On Investment Structure For Our Partners

Each investment is paid with an Annualized Simple Interest Rate.

The interest accrues until the property is sold and you get one check totalling the initial principle amount and the interest.

Although accruing is best for growing your money, you'll also have the option to receive monthly interest payments.



Superior Rates

1st Mortgage

2nd Mortgage

UР ТО **12%** Accrued

Simple Interest

UP TO **8%**

if payments are needed

UP TO 15% Accrued Simple Interest

UP TO **12%** if payments are needed

Investment opportunities typically last from 3 months to 5 years.

What is Simple Interest And How Is The Calculated?

Simple Interest is the most rewarding and easiest method of calculating your payments on the amount you invested.

Let's use an example amount of \$100,000. With an annual simple interest rate of 10%, you'll find that the yearly payment is \$10,000 (\$100,000 x 0.10), or \$834 per month. If the property sells or refinances at the end of Month 4, you would have collected \$3,336 as the total amount of interest along with your initial investment of \$100,000 would be returned to you. \$10

It's called "Simple" Interest for a reason!

000	Month 1	Month 2	Month 3	Month 4
\$100,000	\$834	\$1668	\$2502	\$3336



Let's look at one of our deals that we bought and sold using a Lending Partner:

Address: 1100 Birchwood Ct Leesburg, FL 34748

Deal & Source: This deal was a vacant 4bed/2bath duplex that was referred to us from an industry contact. **Deal Breakdown:**

Purchase Price: \$46,000 Renovation Cost: \$41,000 Closing Costs: \$3,000

Total Invested Value: \$90,000

After Repair Value: \$140,000

The owner was an exhausted landlord who, very quickly, needed to let go of this unkept property.

We pride ourselves on being able to find buying opportunities, just like this one, at a very high volume!





The Terms Of The Deal Were Extremely Simple:

We provided 20% of the purchase price as a down payment and covered the closing fees.

Our Partner invested in 1st Lien Position to cover 80% of the purchase price and 100% of the renovation costs. **Deal Structure:**

To pay for the down payment and closing fees, our costs totalled \$12,000. Our Partner loaned the remaining costs of \$78,000 with a simple interest rate of 11% to complete the transaction .



Property was renovated and sold for \$140,000 in less than 4 months.

For the partner's investment of \$78,000, we decided to pay a minimum of 6 months interest. That partner received a lump sum of \$82,300 at closing.



It's important to form your own Risk Management Plan. From our experience, we suggest implementing these guidelines:

Rule #1 Have realistic and honest goals regarding what you want to achieve as one of our investing partners.

Rule #2

Never invest your rainy day funds! You should invest discretionary cash used for wealth building and/or beating inflation.

Our BIGGEST Priority Is The Protection Of Your Principle. To achieve this, the following is completed on each deal:

Provide accurate values through assessments

Record securing documents against the asset

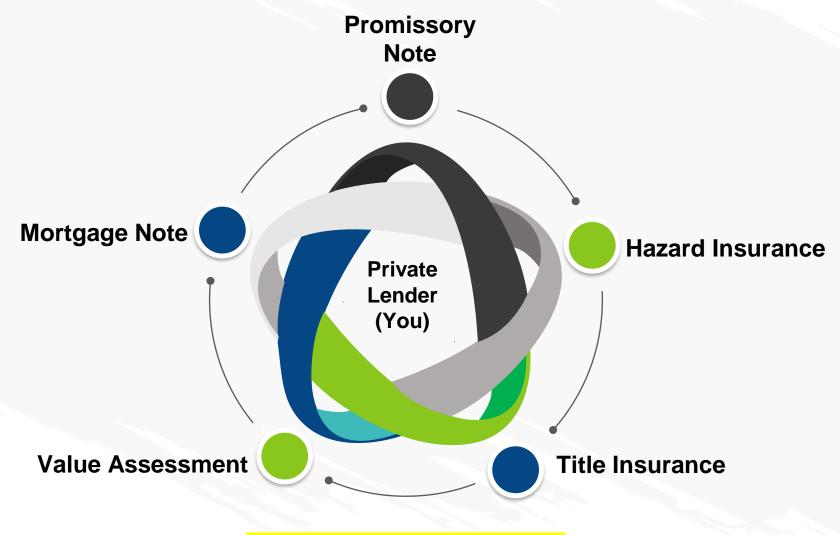
Provide member access to all property stages

Provide timely payments or accrued analyses

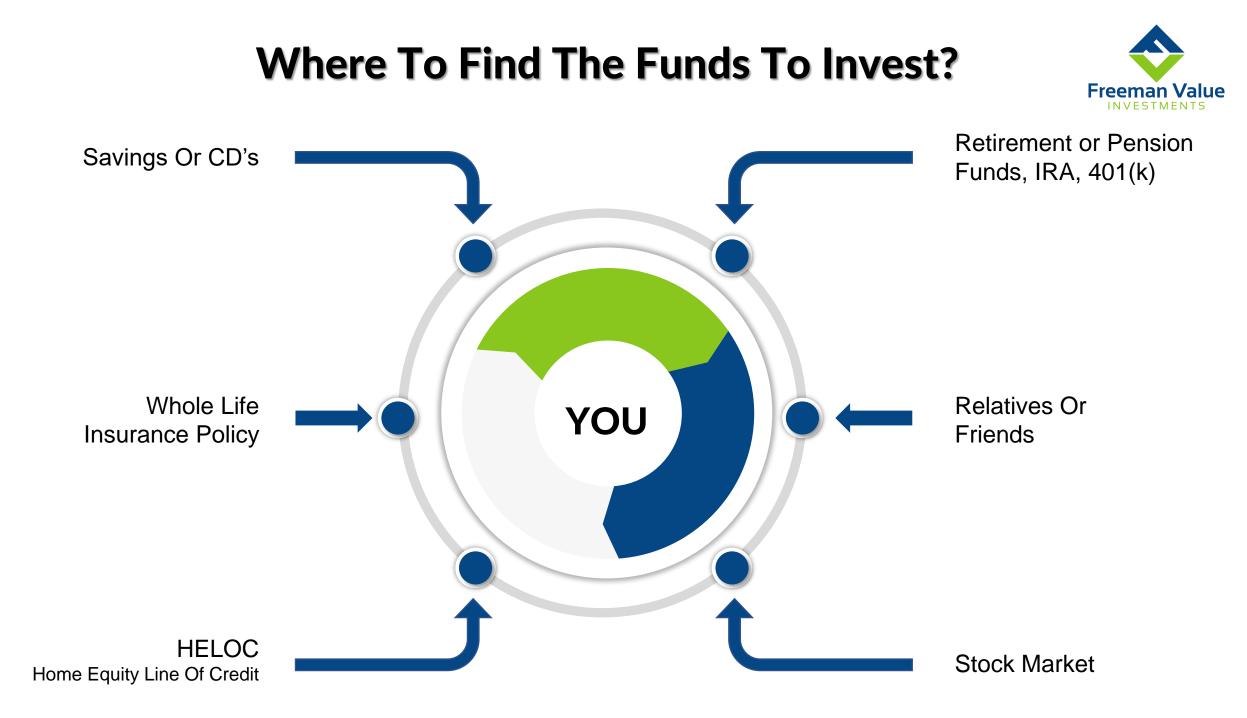


Documents Securing Your Investment

Freeman Value



Our Partners Have NO Expense.



DID YOU KNOW

You can self direct your IRA (Traditional/Roth) or pension plan by wiring funds to the transaction directly from your custodial account. The best part is that your returns stay tax deferred or tax free. How Our Partners Can Make Money With A Self-Directed IRA?

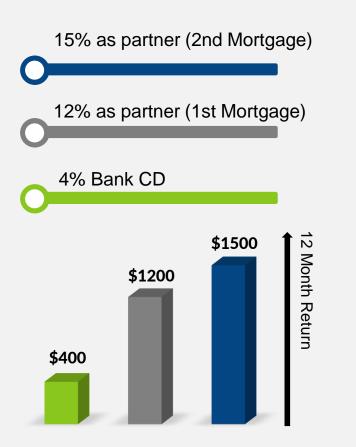
- 1. Open a self-directed account with an IRA Custodian
- 2. Rollover funds from previous account to the new one.
- 3. Self direct funds to closing as a partner to purchase property.
- 4. Earn up to 15% on your money.
- 5. When the property sells or refinances, funds are sent directly back to the custodian.
- 6. You decide if you want to do it again!

How Our Partners Can Make Money With Their Whole Life Insurance Policies?

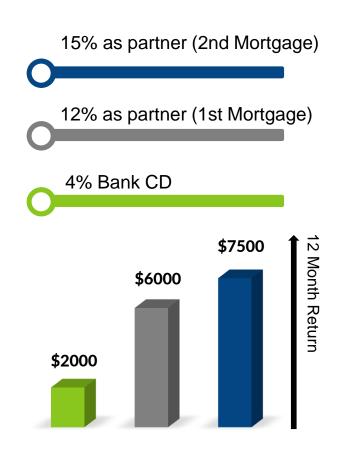
- 1. Borrow against your cash value at a very low interest rate.
- 2. Lend the funds back out to us as a partner to purchase a property.
- 3. Earn up to a 15% return on that loan.
- Collect monthly interest payments(mailbox money) over the course the loan
- 5. Receive initial investment back when the property sells or refinances.

Early CD Withdrawal Example

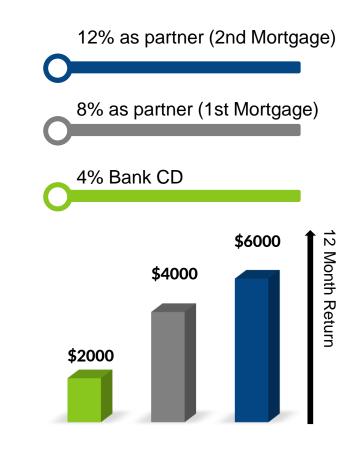
On a \$10,000 Investment



- A bank's (6) month penalty is \$200 on this CD.
- You would still make up to \$900 more even with the penalty.



Shown With Accrued Interest.



Freeman Value

INVESTMENT

Shown With Monthly Payments.

There is NO early withdrawal penalty with us

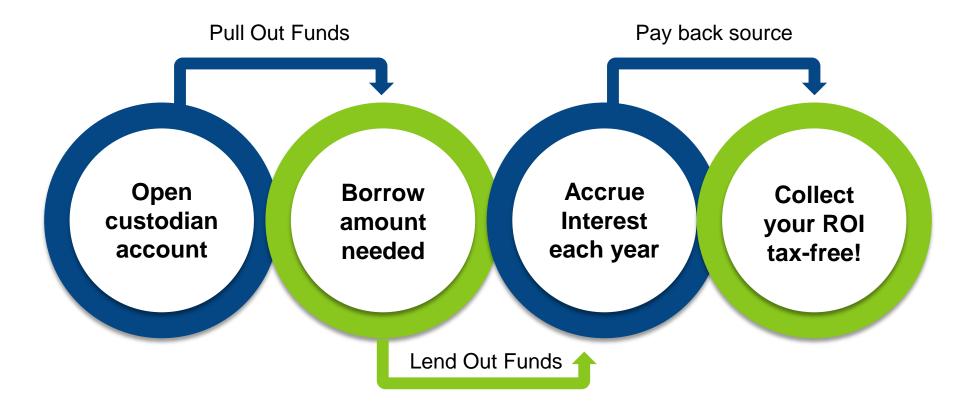
That's a difference of up to \$5500 (375%) per year!

That's a difference of up to \$4000 (300%) per year!

\$50,000 Loan Sample As A Partner



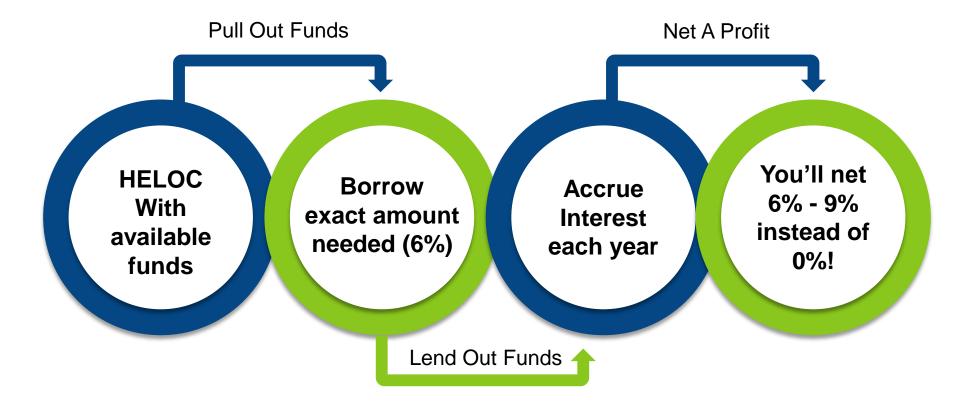
Using your Self-Directed IRA



Operate just like the banks!



HELOC's? (Home Equity Line Of Credit)



Operate just like the banks!



The Next Step?

By now, you should know how this program works and how you can start partnering with us on some amazing real estate deals!

You have 2 options...

OPTION #1

Do Nothing. This isn't for you.

However, please do us the favour of sharing the contact information for individuals you believe we can serve with this type of partnership.

OPTION #2

Get in contact with us so we can learn the type of investment that suits you and we'll do the rest.

Become part of our team!

Once we have a deal that meets your criteria, we call you, and you can pass or play with no obligation. It's that easy!

We want a successful relationship!



YOU MAY BE ASKING.....

What If I Need My Investment Back Earlier?

We typically match your investment needs with a specific property so it does not happen often. However, if a partner needs their investment back, we will cash them out with their principle and interest payments with no penalty and replace them with another lending partner. We only ask that you provide a 60-day written notice.

Would My Investment Be Secured In 2nd Position?

Absolutely! Although there has never been a time where we have defaulted with our lending partners, your lien position will be recorded against the asset and covered with policies that will be paid by us at closing.



YOU MAY BE ASKING.....

How Do You Determine The Interest Rate?

We don't, you do! What sets us apart from other investment groups is that we look to create a win-win situation in every deal for our partners and will never limit your investment goals. We truly consider what you look to achieve in each deal and will only provide partnership opportunities that meet those expectations.

How Do I Get Started?

Reach out to our team through our website by booking a preliminary call. The purpose of the call will be to learn how we can serve you and your investment should you decide to work with us. If you're interested in becoming one of our valued partners, you can schedule a call by visiting our website FreemanValue.com