## SFG INCOME FUNDS

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SFG FAMILY OF FUNDS

APRIL 2015



The SFG Seattle Team

The SFG Income Funds portfolio is comprised of first position deeds of trust on quality real estate with strong protective equity behind us.

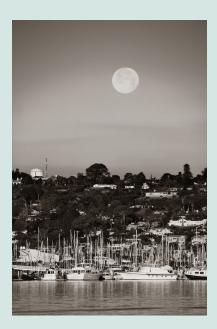
## WHY SFG INCOME FUNDS ARE SO ECONOMICALLY RESILIENT

The SFG Income Funds is an asset-based mortgage investment fund that invests in short term, first position loans, secured against small to mid-sized real properties that have been carefully chosen to be quality collateral by SFG fund managers. These short term loans are made at a conservative percentage of the securing properties inherent market value, to borrowers with sensible exit strategies. This revered and proven structure provides value stability as compared to other investment alternatives like stocks, commodities and corporate bonds, which in extreme circumstances can lose a significant amount of their value overnight. Investments in SFG Income Funds are backed by concrete, functional assets that hold a real tangible value. SFG Income Funds operates with a very defensive business model, managed by its industry leading fund managers, since 1993.

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SAFETY, LIQUIDITY, YIELD: Not just investment features, but proven SFG principles that have endured the test of time... for over 25 years.

## KEY INGREDIENTS THAT MAKE SFG INCOME FUNDS ABLE TO WEATHER ANY STORM:

- SFG's Portfolio is comprised of cash or first position deeds of trust on marketable real estate
  with strong protective equity cushions behind us. Worst case scenario we foreclose and end up
  with the property free and clear.
- SFG underwriting institutes a triangulated system of approval that insures all loans are vetted thoroughly, with unanimous fund manager and underwriter agreement, prior to final approval.
- SFG loans are **short term** which provides strong portfolio liquidity.
- SFG loans are short term, which allows us to rebalance risk to current market values with every inflow and out flow, allowing portfolio valuations to remain current.
- The short term nature of our loans allows us to adjust interest rates in a rising market, averting potential investment devaluation typical of bonds or bond funds.
- The SFG Income Funds are **well diversified** where the average loan represents only a small part of the fund. This adds to portfolio stability and mitigates the inherent risk of any one loan.
- The Seattle Funding Group lending team has built strong brand recognition and industry relationships over the last 27 years that are second to none in the industry. This allows the SFG Income Fund to consistently capture the best equity based lending opportunities the market has to offer.
- All key SFG executives have been with the company for more than 15 years, some more than 20. This is unprecedented in our industry. The SFG Fund managers have been in place since 1993, with a proven track record of performance in even extreme market conditions. The SFG Fund managers have been industry leaders for over two decades.
- SFG operates on a "capital protection first" mindset. This governing philosophy has consistently proven to serve investors well over the last 25+ years, safeguarding investor capital during historically bad markets and positioning them for rising yields in strong markets.

#### SUMMARY

Over the last 25+ years we have become known as a company who refuses to compromise our investment disciplines, and we wouldn't have it any other way. Capital preservation has dominated our corporate culture for decades and is the reason we lead the field today, in the markets we serve. Safety, Liquidity, Yield – Not just investment features, but proven SFG principles that have endured the test of time.



www.SFGIncomeFunds.com www.SeattleFundingGroup.com (funding website)

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