

As of March 26, 2009

1048 Irvine Avenue, # 565
 Newport Beach, CA 92660
 Toll Free Phone (800) 906-6380
 Toll Free Fax (800) 505-0449

E-mail: kcoleman@firstusacapital.com
www.firstusacapital.com

Direct Phone: 949-355-5541

True Equity Private Loans

Real Estate • New Construction • All Equipment

- Yes, We Work All 50 States • Yes, We Work International • Yes, We Work Commercial • Yes, We Work Residential
- Yes, We Work New Construction • Yes, We Work Time Critical and Difficult Loans • Yes, We Work With No FICO
- Yes, We Work Interest Only • Yes, We Work Real Estate • Yes, We Work Equipment Leasing and SLB Projects
- Yes, We Work with Start-Ups • Yes, We Work Operating Capital Loans • Yes, We Work Rehabs and Refinancing

WE KNOW WHERE THE MONEY IS, IF QUALIFIED, OUR INVESTORS WILL LEND YOU THE MONEY YOU NEED NOW!

First USA Capital is a National Financial Resource Center and Consulting Group. It is Our Goal to Cross the "T's", Dot the "I's" And, Package Your Financial Project Professionally in Order to Capture the Best Possible Term and Structure in Today's Market. First USA Capital has Three Phases of Representing Your Project.

- Phase 1: Prime +1 or +2 to be Sought After for Standard Projects (If Qualified)
- Phase 2: 12-16% Rates
- Phase 3: NO FICO Loans – Rates to be Determined (Customers with Credit Issues)

ADDITIONAL PROGRAMS STARTING AS LOW AS 5.03%
NO PRE-PAID PENALTIES / 2-3 WEEK FUNDINGS

NATIONAL COMMERCIAL LOAN PROGRAMS AVAILABLE

- Construction and Sub-Rehabilitation of Healthcare Properties: Up to 95% LYV.
- Acquisition and Refinancing of Multi-Family Properties: Max term 35 Years, Fully Amortize, Non-Recourse.
- Construction and Substantial Rehabilitation of Multi-Family Properties:
- Acquisition and Refinancing of Assisted Living Facilities and Skilled Nursing Facilities: No Minimum or Maximum Loan Amount, Interest Rate Fixed, Up to 90% LTV, 100% Refinancing of Outstanding Debt.
- Owner Occupied Properties: Retail-office-warehouse-industrial-distribution Ok. Loan amounts 500k – 5mm. Up to 90% LTV. Minimum FICO 680. ARM/3/7/10 Year Terms Available.
- Investment Properties: Multi-Use properties-Office-Medical-Industrial-Heavy Light-R&D-Industries OK. Up to 75% LTV. Loan Amounts 750k – 5mm. 3/5/7/10 Year Terms.
- Owner Occupied and Investment Properties: Multi-Use-Retail-Office-Medical-Light Industrial-Warehouse-Distribution. Up to 90% LTV. Loan Amounts 250k – 4mm. 1/5 Year Terms.
- NO FICO Loan Programs for Low Credits/BK's/Tax Liens.
- 2-3 Year Balloon Step-Up or Step-Down Programs with Options to Extend.
- Joint Venture Development: Up to 100% LTC, Minimum Transaction Size 25mm, Retail-Office-Medical-Industrial Industries Ok, 30-35% Equity Proceed at 10-12% Preferred Return.
- Hard Money Bridge Loans: 1mm to 300mm, Terms 1-3 Years With Extensions Available, Rates Start at 9.9%.
- Jumbo Residential Mortgages: Up to 5 million. Client must have over a 700 FICO. Typically 6%.
- 5 Unit Multi-Family: Up to 90% LTV
- Apartment Buildings: Up to 90% LTV.
- All Businesses: Service Stations-Auto repair-Industrial-Manufacturing-Law-Medical-Dentistry,etc. Up to 90% LTV.
- Raw Land: Up to 75% LTV.
- Residential Against Equity: Up to 90% LTV
- Multi-Family Properties (5 Plus Units 500k – 3mm)): Loan Amounts 500k – 3mm. Up to 80% LTV. 5/7/10 Year Terms.
- Multi-Family Properties (5 Plus Units 3mm – 100mm+): Loan Amounts 3mm – 100mm+. Up to 80% LTV. 5/7/10/30 Year Fixed Balloon.
- NO Pre-Paid Penalties.
- International Loan Programs Available.