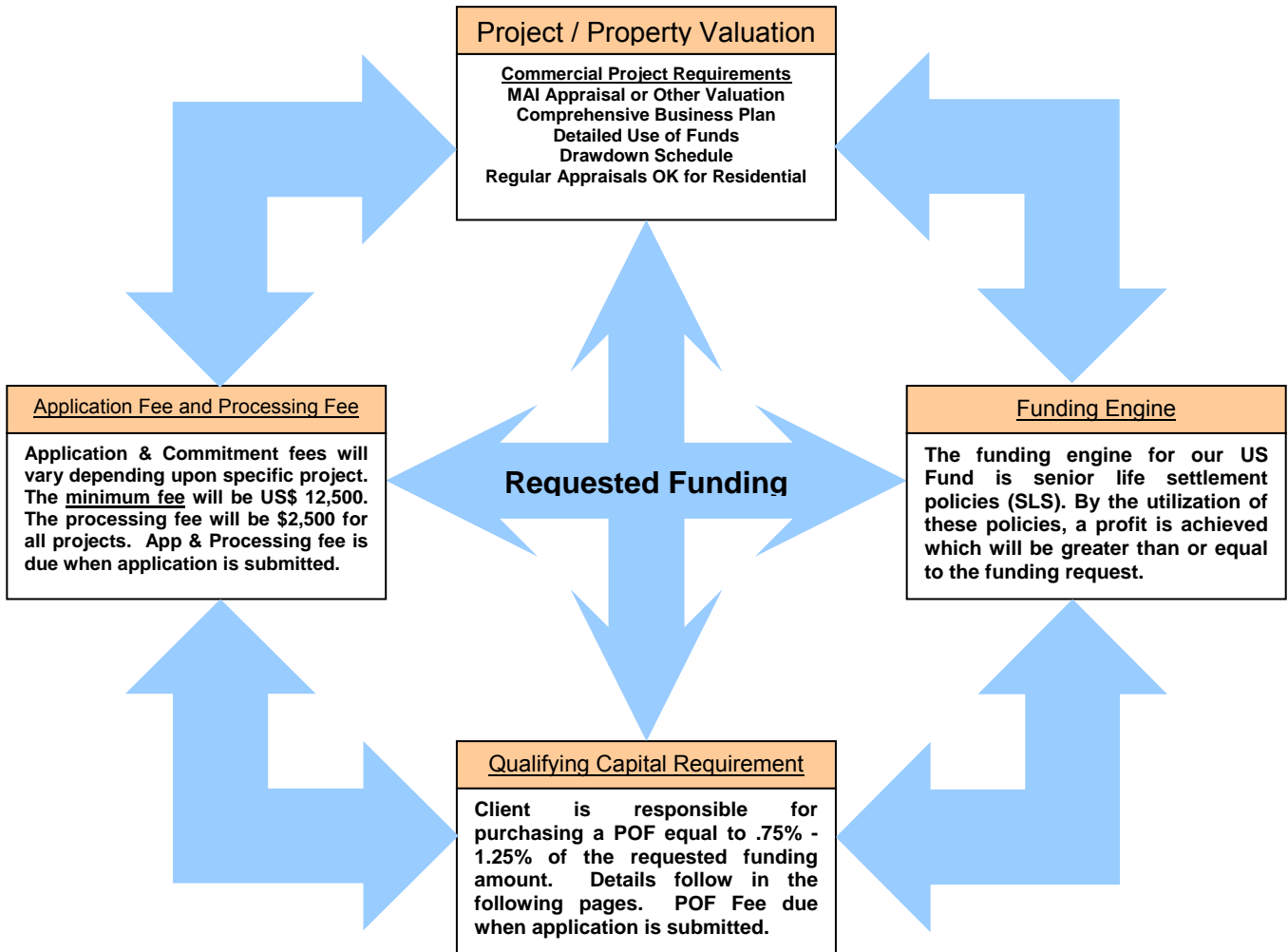


Combo Project Funding

USA, Inc.
Banks, Ltd.

Page 1 – Flow Chart
Page 2 through 5 – Detailed Explanation



Combo Project Funding

Traditional Types of Funding

There are 2 types of funding possibilities:

Debt
Equity

Debt: A loan where a client receives what's referred to as a traditional product, whereby the client receives money in exchange for a note (debt obligation) with an obligation to repay the loan, starting with the first month after the closing at an agreed upon interest rate. This obligation is required to be paid monthly and in the event, the client fails to perform and pay its monthly obligation, the lender can and will foreclose in order to liquidate the collateral and recover their money.

Equity: A funding based on Equity Participation (Ownership) by the Equity Funder. The client receives money based on the value of the collateral and any costs to develop. An "equity agreement" will be entered into, in which the Equity Funder shall retain a 50% Equity in the project and any net cash flows a project may have. With Equity funding, there are no monthly payments required. There is no interest rate. The Equity funding is paid back when the client feels they are able, or the funding is never repaid, and the Equity split will remain in effect throughout.

Debt/Equity: is a combination of the above 2 types and is subject to the comfort level of the lender.

- These methods offered by traditional and non-traditional banks and are based on the comfort level of bankers. They look at client's personal credit, collateral, etc. Most always appraisal values are cut. Their decision to lend is usually up to an underwriter or committee who has difficulty in thinking outside of the box.
- US banks as well as some international banks are credit frozen and just aren't lending.
- We are currently looking for good existing, cash flowing properties with or without the need for renovation, acquisition and development, development, green, energy, hotel and casino projects. The funding engine employed by our US Fund, is the answer to these types of requests or requests being made for hard money. If values are there, we will fund.

Combo Project Funding

Business Model & Funding Engine

US Fund

USA, Inc. is the US Division of which is an International Group of Banks headquartered in Asia. We are a global company providing funding for companies and individuals on a worldwide basis.

Our core business is banking loans of US\$ 150,000,000 or more. By banking loans we generate the most profit and growth for our group. We can offer any combination of debt, equity or debt & equity financing. Through our global financial strategies, we offer “other” services such as: asset management with above average return, asset protection, off shore bank accounts/companies and insurance. The money generated in these “other” areas is the **funding engine** which allows us to fund these loan requests. These “other” services are only available to clients who possess US\$ 50,000,000 or more. Most currencies are acceptable.

Since we do not fund below this amount, USA has partnered with a private fund in the US, which will accept funding requests beginning at US\$ 1,000,000 with a maximum of US\$ 100,000,000. Our US Fund is a private fund and not available to the general public. The private fund uses a contact underwriter and this entity will fund client directly using the warehouse line of the private fund.

US Fund’s **funding engine** is very unique and successful. US Fund uses Senior Life Settlement Policies (“SLS”) as the additional collateral to make a transaction bankable. In addition, our private fund creates profits by buying, leveraging and selling SLS at the right time thereby capturing significant profits. This can only be done in conjunction with funding requests it receives. US Fund assists in providing a necessary service for funding applicants.

US Fund will fund up to 100% of the “AS IS” value and up to 100% of “AS COMPLETED” value for development, renovation and build out costs.

Simultaneous Funding Placement

This option provides for a simultaneous application which will put the client into two simultaneous loan scenarios 1) a debt transaction that will close within 8 weeks and 2) a JV Equity transaction that needs 18 to 20 weeks to complete.

The JV Equity Funding will be used to pay off the debt financing. There is no pre-payment penalty.

- USA acts as a partner in this funding with US Fund but is considered an intermediary in this transaction.
- More detail in the following pages.

Debt Funding

(Step 1)

Detail

US Fund

The basic requirements are listed on page 1 “the flow chart”. The client must provide what is requested on page 1 of the “flow chart”. Documents such as those normally required in a commercial application will be required.

Funds in the amount of 10% of the requested funding amount are REQUIRED on all deals. However, since US Fund has a POF service, they will allow the client to take advantage of this service. USA feels the preferred way to achieve this 10% requirement is to buy a POF in order to meet the 10% requirement. The cost of the POF is 1.25% of the requested funding amount. Proof of Funds that are issued from US Fund are the only Proof of Funds that will be accepted.

Example:	Requested Amount	\$10,000,000
	Funds Required	\$1,000,000
	To Purchase POF @ 1.25%	\$125,000

The project itself along with the capital requirement serves as the catalyst for US Fund to implement its funding engine. The client’s purchase POF remains in place throughout the funding cycle of 8 weeks. Within 15 days the client is issued a commitment, must clear all conditions within 7 business days and pay commitment fee. During this entire 8 week time, the funding engine is working behind the scenes to secure the clients full project funding request.

There is no risk to the client’s capital.

- Client Pays Application Fee (refundable at close)
 - Client Pays Processing Fee (refundable if declined or not closed)
 - Client Pays POF Fee (refundable if declined or not closed)
 - Client Pays Commitment Fee (refundable at close)
-
- US Fund’s uses **the capital created by the client’s purchase of POF** and never any additional capital of the client.

 - Client Purchases POF from USA and USA transfers these funds directly to the account of the US Fund.

At close, any requirement for instant payouts, such as that in a straight purchase, will be made. If the request is for development only, all proceeds will be delivered to an escrow account, held for client and released according to draw schedule. If the request is for purchase and development, the purchase moneys will be immediately advanced to seller and an escrow account set up for the balance of funds to be used for development.

Debt Funding

(Step 1)

Detail

US Fund

Rate / Term

Interest Rate will be 12% Interest only, with a 3 year initial term and 2 possible 1 year extensions.

**** See Next pages for JV Equity Funding.**

JV Equity Funding

(Step 2)
Detail
US FUND

Fund retains a 50% Equity in the project and 50% profit sharing on net cash flow, if applicable. This Equity position can be bought out at any time.

The basic requirements are listed on page 1 “the flow chart”. US Fund engages in the buy/sell of investment grade vehicles. The client must provide what is requested on page 1 of the “flow chart”. Documents such as those normally required in a commercial application will be required.

Funds must be transferred to our US Fund’s controlled sub account at Morgan Stanley. Controlled means the funds cannot be moved and must remain in cash or securities.

Since US Fund has a POF service, they will allow the client to take advantage of this service. The cost of the POF is 1.25% of the requested funding amount. The chart on the last page explains the reason for the range of cost. Proof of Funds that are issued from US Fund are the only Proof of Funds that will be accepted.

Example:	Requested Amount	\$10,000,000
	Funds Required	\$1,000,000
	To Purchase POF @ 1.25%	\$125,000

The project itself along with the capital requirement serves as the catalyst for US Fund to implement its funding engine. The client’s purchase POF remains in place throughout the funding cycle of 18-20 weeks. Within 15 days the client is issued a commitment, must clear all conditions within 7 business days and pay commitment fee. During this entire 18-20 week time, the funding engine is working behind the scenes to secure the clients full project funding request.

There is no risk to the client’s capital.

- Client Pays Application Fee (refundable at close)
 - Client Pays Processing Fee (refundable if declined or not closed)
 - Client Pays POF Fee (refundable if declined or not closed)
 - Client Pays Commitment Fee (refundable at close)
- US Fund’s uses **the capital created by the client’s purchase of POF** and never any additional capital of the client.

JV Equity Funding

(Step 2)
Detail
US FUND

The Equity Funding and the 50% Equity participation allows for the client not to have to incur monthly loan repayments. Client is responsible for all taxes and insurance. Client is responsible for all closing costs. Client may repay the funding at any time. The term of the equity infusion is 99 years. Client may enter into an agreement to buy back the funder's equity position at any time. Client may choose to be a 50/50% partner permanently. The 50/50% is based on the amount the US Fund funds in proportion to the valuation of the proposed collateral and/or any cost to build or renovate, that the client has already invested.

- Note: Client Purchases POF from USA and USA transfers these funds directly to the account of the US Fund.

** The rest of this page is intentionally left blank.

(Step 2)
Detail
US FUND

Examples:

- Funding request is to fund a purchase of US\$ 5,000,000 office building.
 - US Fund is 50/50 owners on the entire office building, in addition to 50/50 partners in cash flow.

- Funding request is for client owned US\$ 2,000,000 appraised land and requests US\$ 8,000,000 to build a development.
 - **Equity Split Percentage Calculation**
 - (x / (x+y)) /2 = % to US Funder
 - X*=funding requested/approved
 - y=amount client has already invested (provable)
 - *Provided finished value exceeds funding requested!

At close, any requirement for instant payouts, such as that in a straight purchase, will be made. If the request is for development only, all proceeds will be delivered to an escrow account, held for client and released according to draw schedule. If the request is for purchase and development, the purchase moneys will be immediately advanced to seller and an escrow account set up for the balance of funds to be used for development.

Client is allowed to buy US Fund out of the 50% equity position by repaying US Fund's equity investment. Should the client wish to exercise its buyout option, and an independent valuation of the project required. If the original funding/value was US\$ 10,000,000 and 5 years later the value is US\$ 15,000,000, the client returns to US Fund US\$ 10,000,000 plus 50% of the US\$ 5,000,000 net equity gain. The client retains property and is 100% owner. A more favorable scenario is for the client to sell the project for US\$ 15,000,000, give US Fund US\$ 12,500,000 and keep US\$ 2,500,000... all accomplished with OPM and no capital investment by client.

The entire concept of the client's, not having to inject any of their own capital and become a 50/50 partner is ideal for growth for any client. An entrepreneur whether personal or corporate can obtain 100% financing, provided they have .75% - 1.25% to purchase a POF for any number or investment projects.

Is it better for a client to own 100% of a property where 20-50% of their capital is tied up or is it better to own 50% of 5 properties and 50% of that cash flow, with none of your cash tied up?

Combo Project Funding

Numbers Detail

FUND

Costs

(These costs cover both submissions)

- 1) Application Fee
- 2) Processing Fee
- 3) POF Fee
- 4) Commitment Fee
- 5) Origination Fee (Debt Only)
- 6) Lender Fee (Debt Only)
- 7) Underwriting Fee
- 8) Title Fee
- 9) Escrow Fee