

HIGH YIELD FIXED-INCOME RESIDENTIAL DEVELOPMENT & CONSTRUCTION LOAN NOTE INVESTMENT OPPORTUNITIES





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Earn a Combined Return of up to 19% Fixed Returns from SFR “New Construction” Projects!

Builders Capital Group (BCCG) brings private investors together to co-invest in the “new construction” projects of home builders, real estate developers, and construction companies. Instead of submitting these financing requests to mortgage lenders, banks, and commercial finance companies, we bring these loan requests directly to individual investors (or indirectly via their investment managers) for investment consideration as passive, direct participation, short-term, fixed-income investments. So, instead of the builder making loan payments to the bank, those payments are made to the investors monthly. This creates a fixed-income stream (up to 8.5% a prorated APY) for the entire investment term, with an additional return of up to 10.5% at maturity.

Our SFH new construction loan investments range from \$375,000 to \$1,750,000. However, we can effectively raise the capital to finance these projects using investment “syndication.” Syndication is the process by which the investments originated and underwritten by BCCG are offered as “fractional” investments by dividing them into smaller “investment participation notes” of \$25,000 to \$250,000 a piece for easy distribution among multiple investors. NOTE: ALL INVESTORS ARE SECURED IN A “FIRST LIEN” POSITION.

For example, a local builder under contract to buy a vacant, run-down, 4BR, all-brick, single-family home for an SFH new construction project that requires a short-term loan investment of \$250,000 could be funded by up to 10 investors collectively agreeing to lend \$25,000 each to finance that project. We work to mitigate as many of the following investment risks as possible:

- **MISAPPROPRIATION OF FUNDS RISK MITIGATION:** The project manager cannot “take the money and run.” The construction loan proceeds will not be disbursed to the project manager immediately. A biweekly disbursement schedule will be advanced to cover the costs of materials and labor as the project progresses.
- **LOAN DEFAULT RISK MITIGATION:** Monthly loan repayment default has been mitigated due to a pre-funded balance of interest reserves to be held in escrow and collected by an independent loan servicing company that will promptly remit those monthly interest-only payments to all participating loan investors.
- **SALES PERFORMANCE RISK MITIGATION:** The project's nonperformance has been mitigated due to the engagement of a local real estate brokerage firm to conduct a citywide advertising and marketing campaign promoting the subdivision's “grand opening,” wherein the first home built is furnished, decorated, landscaped, staged, and promoted as an “open house.”
- **INSURANCE HAZZARD RISK MITIGATION:** BCCG has requested a comprehensive blanket insurance policy by Builders Insurance (no relation) to provide end-to-end insurance coverage for the home and the rehab project until re-sold. This insurance coverage (in the amount equal to both the principal and interest) also names the loan participants the “investors” (as the assignees of Metropolitan Commercial Mortgage Funding) as “co-insured” alongside the borrower.
- **LIQUIDITY LOSS RISK MITIGATION:** Our “Fractional Investment” platform allows you to determine the degree of participation in any construction loan investment we offer. This gives you complete control over how much money you invest without sacrificing your liquidity. No “all or nothing” loan participation requirement could make you regret “going all in” out of fear of missing out on a good return.
- **DEPRECIATION OF COLLATERAL RISK MITIGATION:** The loan has been underwritten under conservative appraisal guidelines based on a “wholesale cost to build” for the project. Therefore, individual investors' due diligence on recent comps from the immediate local area of the project will show steady vertical growth trends of property valuations in the immediate 3-mile radius of the home and will not be “underwater” or “upside down.”

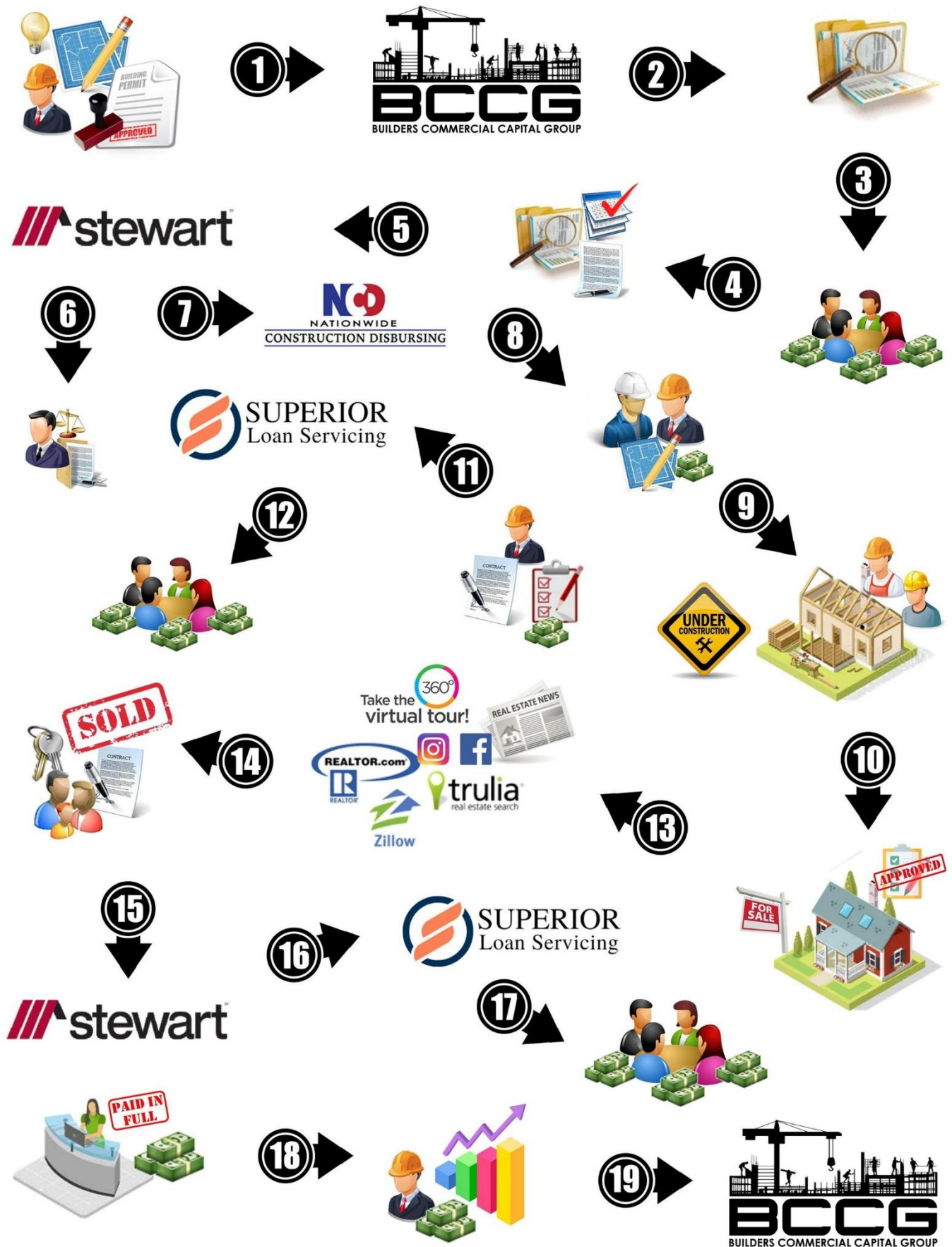
So, if you're interested in short-term, high-yield, genuinely “passive” real estate investing, where you could put your cash investment capital to work for YOU, then we can work together to give you great returns. Please get in touch with J. Edward Lawson/Commercial Mortgage banker at JLawson@BuildersCCG.com to review investment summaries of current and upcoming new construction loan investment opportunities.



THE “SINGLE-FAMILY NEW CONSTRUCTION” LOAN INVESTMENT LIFE CYCLE - OVERVIEW

- 1.** A local custom home builder has an idea for a “new construction” project to build a custom 4,500 Sq Ft 4 BR/3.5 BA custom home. The builder then finds a premium 2-acre lot in a gated subdivision where high-end homes are built and sold. After he secures the lot under contract, his construction permit is approved, he concludes his due diligence, and a formal loan application is submitted to BCCG.
- 2.** BCCG performs complete independent due diligence for the subject property (and the proposed buildout), which involves obtaining a title report, home inspection report, construction estimate, and an “after-repair-value (ARV) appraisal.
- 3.** The exhibits are compiled into a formal “investment summary” for review and consideration by BCCG’s group of registered private investors.
- 4.** BCCG successfully obtains executed Loan Participation Agreements from the investors.
- 5.** As per the investors’ investment participation commitment, they deposit their participation funds into the escrow account at the title company, closing the investment.
- 6.** BCCG obtains “escrow clearance” from the title company’s escrow agent, stating that the investment participation funds have cleared escrow. BCCG’s attorney then drafts the loan closing documents and schedules the closing.
- 7.** On the loan closing date, the investor’s participation funds are released out of escrow to fund the investment according to a predetermined disbursement schedule agreed upon between BCCG, the title company, and the general contractor. NOTE: BCCG uses a third-party construction project disbursement management company for “funds control” to manage the disbursement schedule to the general contractor.
- 8.** According to the executed “construction management agreement” with the builder, the general contractor oversees the rehab project.
- 9.** The subcontractors contribute their respective labor toward the rehab project as it progresses to completion.
- 10.** The rehabbed home passes inspection and obtains a certificate of occupancy, which is necessary to market it for prompt sale. Additionally, the home undergoes interior design/decorating, exterior landscaping, and staging.
- 11.** Meanwhile, the loan servicing company collects the builder’s monthly investment payments (from escrow).
- 12.** The collected funds are disbursed to the investors according to their pro rata stake in the new construction commercial mortgage note.
- 13.** Several aggressive marketing and promotional campaigns led by the real estate agent/broker generate several “walkthrough” tours by several interested, qualified, and motivated potential homebuyers.
- 14.** The successful marketing efforts of the home tours result in a couple entering a contract to buy the house (at the builder’s negotiated price) through the real estate broker.
- 15.** On the day of closing, the house is sold to the buyer, and they obtain both the deed and the keys to the property.
- 16.** The title company transfers the cash proceeds of the sale (sufficient to pay off the principal loan investment amount PLUS the contractual due-on-sale interest payment) to the loan servicing company.
- 17.** The loan servicing company remits the payment of principal investment with interest (the investors’ due-on-sale premium rate of return).
- 18.** The title company remits the remaining proceeds from the sale to the /borrower.
- 19.** The builder returns to BCCG to finance their next project, and the loan investment lifecycle repeats itself.

THE "SINGLE-FAMILY HOME NEW CONSTRUCTION" LOAN INVESTMENT LIFE CYCLE - FLOWCHART





SFH NEW CONSTRUCTION LOAN INVESTMENT HIGHLIGHTS

- MONTHLY "INTERIM" INTEREST PAYMENTS - Each Construction Loan has a monthly remittance of "interest-only" payments due and payable to the investors until the newly built home is sold. BCCG assesses an interest reserve schedule using the current WSJ prime rate (8.5% APY) as a baseline.
- REPAYMENT OF PRINCIPAL LOAN INVESTMENT - Short-term residential SFH new construction loans do not carry a long-term amortization schedule. The principal amount is paid at the maturity date of the loan investment.
- A (ONE-TIME) DUE-ON-SALE PARTICIPATION INTEREST REMITTANCE - An additional one-time interest payment is due and payable to the investors at maturity (the day the finished home is sold). This amount is a fixed return assessed on a sliding scale, ranging from 10.5% to 15.5% of the principal note investment amount. Along with the principal, this amount is paid at the maturity date of the loan investment.
- HIGH RATES OF RETURN - Current new construction investment opportunities offering 10.5% -14.5% at maturity (when the newly built home is sold), in addition to MONTHLY payments of "interest-only" during the buildout and sell-off period.
- LOAN INVESTMENT FUNDS HANDLED VIA ESCROW - Investors directly deposit their funds into escrow at the title company handling the closing of their desired investment. BCCG does not have access to control over investor funds placed in escrow.
- MANAGED CONSTRUCTION LOAN DISBURSEMENTS - Post-closing construction investment proceeds are handled by an independent construction investment administration (servicing) company that disperses funds toward the buildout according to a predefined construction draw disbursement schedule set by the contractor. Furthermore, BCCG engages a construction site inspector to inspect the construction site as the work progresses to ensure the proper management of construction funds for materials and labor is handled accordingly.
- INVESTMENT OPTIONS Loans are divided into smaller mortgage shares called Loan Participation Notes (LPNs) at \$25,000 - \$250,000 per LPN. BCCG's "New construction" Loan Notes are divided into up to 20 LPNs. One investor is NEVER obligated to invest in a new construction loan.
- COMPLETE PROJECT DUE DILIGENCE Third-party reports (fully executed purchase and sale contracts, title reports, inspection reports, appraisals, AND "professional grade" construction estimates) are part of the application process.
- SOLID EXIT STRATEGY VIA THE RE-SALE OF THE PROPERTY - A "due-on-sale" premium rate of return in addition to the principal investment amount to be paid off when the property is sold (see the scenarios on the next page)
- A SIMPLE INVESTOR REGISTRATION PROCESS: - Please note that we must have a completed "Prospective Investor Registration Packet" on file for you before you execute an investment participation letter of intent. After registering with us, you must review the Syndicated Construction Loan Investment Summary of the investment you wish to participate in. Then, you must sign the last page of the investment summary, which is the Loan Participation Letter of Intent.
- SIMPLE INVESTMENT EXECUTION AND EVIDENCE OF YOUR INVESTMENT - Upon registration and executing a Loan Investment Letter of Intent, you will be issued a Loan Participation Agreement with escrow deposit instructions for prompt execution. Once the Escrow Agent receives your deposit, BCCG will issue you an Investment Participation Certificate with Loan Participation Note serial numbers for every note you purchase. You will also be issued an Investor ID Number.



THE LOAN PARTICIPATION PROCESS AND CORRESPONDING DOCUMENTATION

- **SFH NEW CONSTRUCTION LOAN INVESTMENT SUMMARY & DUE DILIGENCE EXHIBITS REVIEW** (*Issued upon request*) - The Investor introductory packet First-time investors or firms new to working with BCCG are introduced to both BCCG and current loan investment opportunities in the "Investor introductory packet." The Investor summarizes the investment opportunity into concise bullet points on investment consideration. BCCG provides download links (via Box.com) for a comprehensive set of due diligence documentation that all Investors are advised to review. The due diligence documentation includes loan applications, appraisals, title reports, construction estimates, sales contracts, project information, etc., according to the "Due Diligence Checklist" on the previous page.
- **LOAN PARTICIPATION LETTER OF INTENT EXECUTION** (*issued upon satisfactory review of the Due Diligence Exhibits*) - BCCG provides a blank loan participation "Letter of Intent" form at the end of every due diligence packet to Investors willing to specify their willingness, capacity, and preferences concerning their desired participation in the multifamily development loan. This helps BCCG obtain an initial "headcount" of the requisite number of loan participants to confirm the loan closing date.
- **NOTE INVESTMENT PARTICIPATION AGREEMENT* EXECUTION** (*issued upon receipt of a Loan Participation Letter of Intent*) - Once BCCG receives a completed and executed letter of intent form, we immediately submit a Loan Participation Agreement for execution by the Investor. Each investor executes a Loan Participation Agreement whereby they agree on how much of a "stake" in the loan investment they are willing to take. The Loan participation agreement sets forth how many loan participation notes are "mortgage shares" of the entire face amount of the note that participating investors can purchase. *NOTE: A minimum of TWO (2) investors must participate in the loan investment to qualify as a "Tenants-In-Common/Participation Loan."* The loan participation agreement also provides "escrow deposit instructions" that instruct loan participants to safely and securely deposit their funds DIRECTLY into the title company's escrow account to facilitate the loan's closing. BCCG is NOT a controlling party, custodian, or recipient of loan participation funds placed in escrow.
- **NOTE INVESTMENT PARTICIPATION CERTIFICATE*** (*issued upon receipt of an executed Loan Participation Agreement*) - Once the Investor executes a loan participation agreement and deposits its funds into escrow, BCCG issues a loan participation certificate that formally acknowledges the investment. The loan participation certificate is issued in both actual certificate format and a Loan Participation Acknowledgment letter that provides the Investor with the tracking numbers assigned to them and the loan participation notes (LPNs) purchased.
- **ASSIGNMENT OF MORTGAGE NOTE AGREEMENT*** (*Issued 2-Business Days after the loan closing*) - The "Fractional Assignment of Mortgage Agreement" is a document that legally assigns, conveys, and irrevocably transfers equitable and beneficial rights to each loan participant as a lien holder and creditor to the builder according to the loan participant's capital contribution to the loan made to the builder/developer. The mortgage agreement assigns the loan participants their requisite share in the underlying collateral, security instruments, repayment of principal, and interest schedule according to their pro rata share in the mortgage investment amount. *NOTE: A specimen copy of the document is available for review in the due diligence checklist.*
- **CONSTRUCTION PROCEEDS DISBURSEMENT MANAGEMENT AGREEMENT:** In the "official" loan investment summary, BCCG will formally introduce/disclose the loan proceeds disbursement agent who will, on behalf of BCCG and the participating loan investors, serve as an independent "Loan Disbursement Agent" who will be the party solely responsible for dispersing loan proceeds to the construction manager of the project according to the construction loan agreement and the disbursement schedule executed between BCCG, the title company and the builder.
- **CONSTRUCTION SITE/AUDITING AGREEMENT:** In the "official" loan investment summary, BCCG will formally introduce/disclose the experienced construction site/draw inspector who will be responsible for conducting routine site visits to each construction project in between the scheduled disbursements to provide BCCG and the loan participants with detailed reports, photos, and videos on the progress of the project, and the accurate appropriation of disbursement proceeds that were previously and will be advanced toward the project.
- **INDEPENDENT LOAN SERVICING AGREEMENT:** In the "official" loan investment summary, BCCG will formally introduce/disclose the loan servicing company that will serve as the investor remittance agent. It is its fiduciary responsibility to disperse all monies that comprise both the principal and interest repayment at maturity, in addition to the monthly disbursement of the "interest-only" remittances.



A "SINGLE-FAMILY NEW CONSTRUCTION" LOAN NOTE INVESTMENT SCENARIO - \$980,000.

USE OF PROCEEDS

- Lot Purchase: \$150,000
- Foundation/Site Work: \$10,500
- Vertical Construction: \$402,500
- FF&E: \$7,500
- Finishing/Landscaping: \$6,250
- Staging/Marketing: \$5,250
- Completion Contingency Reserves: \$21,338
- Total Project Budget: \$603,338
- Project Management Fee: \$120,668
- Total Project Budget: \$724,005
- Net Construction Loan Request: \$724,005
- Interest Reserves Allocation: \$73,921
- Closing Costs Coverage Concession: \$7,240
- Construction Disbursement Funds Control: \$10,860
- Construction Loan Servicing: \$9,050
- Origination Fee: \$41,254
- Net Loan Amount: \$870,000
- Legal Fees: \$3,670
- Total Loan Amount: \$970,050
- Final (Adjusted) Loan Amount: \$980,000

NOTE INVESTMENT SCENARIO

- Note Investment Amount: 980,000
- Total Return/Remittance Under the Note (Scale): 19%
- Total Return/Remittance Under the Note (Amount): 186,167
- Total Interim Interest Remittance: 73,921
- Total Interim Interest Payments Due: 12
- Lump-Sum At Maturity (Scale): 10.5%
- Lump-Sum At Maturity (Amount): 102,900

LOAN REPAYMENT STRUCTURE (WHOLE NOTE):

- Loan Term (in months): 12
- Whole Note LTV: 70%
- Monthly Interest-Only Payment: \$6,160.08
- Principal Loan Amount (Balloon Payment): \$980,000
- Due-On-Sale Interest Rate (Scale): 10.5%
- Due-On-Sale Interest Rate (Amount): \$102,900
- Due-On-Sale Interest + Balloon Payment: \$1,082,900

LOAN REPAYMENT STRUCTURE (PER LPN):

- Total LPNs Issued: 25
- Price Per LPN: \$39,200
- Note Investment Term (in months): 12
- Fractional LTV: 2.80%
- Monthly Interest-Only Payment: \$246.40
- Principal Loan Amount (Balloon Payment): \$39,200
- Due-On-Sale Interest Rate Payment: \$4,116
- Due-On-Sale Interest + Balloon Payment: \$43,316



PRIMARY PARTIES ENGAGED IN EVERY LOAN TRANSACTION/NOTE INVESTMENT

- **THE MORTGAGE BANKER** - Builders Commercial Capital Group, LLC (BCCG), 100 Hartsfield Center Pkwy, Suite 500, Atlanta, GA 30354, Phone: 770-790-0013 - Melinda Gladney, the President/CEO, is an experienced commercial mortgage loan underwriter and operations director with five years of experience in commercial mortgage brokerage operations. BCCG is the originator and seller of the note ("as a whole" or "in pieces") to participating investors. Mr. Jay Lawson serves in the firm's underwriting and business development capacity.
- **COMMERCIAL REAL ESTATE APPRAISER** – Appraisals By Michael, 4279 Roswell Rd NE #208-176, Atlanta, GA 30342, Phone: (404) 955-9997, Michael Nix/Certified Forensic & Luxury Real Estate Appraiser. Appraisals By Michael is a full-service appraisal and consulting firm specializing in the valuation of residential and commercial properties. Having delivered excellence in appraisal services since 2001, Appraisals By Michael has cultivated a reputation for efficiency, accuracy, and professionalism in Atlanta and the surrounding counties. Appraisals By Michael combines a focus on customer service with innovative technology to provide clients with the highest quality and fastest turnaround times in the market.
- **COMMERCIAL REAL ESTATE ATTORNEY** - Hartley, Rowe & Fowler, P.C., 12301 Veterans Memorial Hwy, Douglasville, GA 30134, Phone: (678) 825-6004/Scott Newland. Scott advises clients, such as developers and lenders, on various real estate projects, including hotels, office buildings, apartment complexes, shopping centers, and planned unit developments.
- **LOAN CLOSING AGENT/CONSTRUCTION PROCEED TO DISBURSEMENT AGENT** - Fidelity National Title, National Commercial Services - Atlanta, 3301 Windy Ridge Pkwy SE Suite 300, Atlanta, GA 30339, (770) 850-9600. Fidelity National Title will issue all title insurance policies for BCCG's loan portfolio, ensuring the first lien position of all participating loan investors in their security interest in the underlying commercial real estate property being built and financed with their loan participation funds. Fidelity National Title will also serve as the escrow agent for all loan participation funds on every residential/commercial construction and development loan originated and underwritten by BCCG. Additionally, Fidelity National Title will be responsible for dispersing loan proceeds to the construction manager of each project under the construction loan agreement and the disbursement schedule executed between BCCG, the title company, and the builder.
- **CONSTRUCTION SITE/DRAW INSPECTION COMPANY** - USA Inspections, 223 Scenic Hwy N # 200, Lawrenceville, GA 30046, Phone 770-237-5955. BCCG will engage an experienced construction site/draw inspector who will be responsible for conducting routine site visits to each construction project in between scheduled disbursements to provide BCCG and the loan participants with detailed reports, photos, and videos on the progress of the project, and the accurate appropriation of disbursement proceeds that were previously advanced to the project.
- **LOAN SERVICING COMPANY** - Southern Loan Servicing, 2325 Manhattan Blvd, Harvey, LA 70058, (504) 367-2512. The Loan Servicing company is the investor remittance agent. It is its fiduciary responsibility to disperse all monies that comprise both the principal and interest repayment at maturity, in addition to the monthly disbursement of the "interest reserve" remittances. A "Registry of Loan Participants" is compiled and maintained by BCCG and the Loan servicing agent for every loan originated and closed by BCCG. The investors' remittance schedule will be administered according to the instructions outlined in each respective assignment of mortgage agreement executed between BCCG and the participating investors.
- **REAL ESTATE SALES & BROKERAGE FIRM** – Atlanta Fine Homes - Sotheby's International Realty, 3290 Northside Parkway NW, Suite 200, Atlanta, Georgia, 30327, Phone: 404.237.5000, Joy Andrews/Licensed Real Estate Agent. BCCG chose Sotheby's International Realty and their Atlanta representative, Joy Andrews, because of the brokerage firm's marketing strength and ability to provide market analysis, market research, project feasibility studies, presales, staging, marketing, and promotion of the homes to be built and sold. Joy personally brings over 20+ years in real estate sales with a niche focus on Atlanta's new development and construction marketplace.
- **END-BUYER TITLE COMPANY** - Fidelity National Title, National Commercial Services - Atlanta, 3301 Windy Ridge Pkwy SE Suite 300, Atlanta, GA 30339, (770) 850-9600. The title company will facilitate every newly built and sold home sale. The title company will be responsible for remitting the principal and interest payment due and payable to the investors for every sale. They will also be responsible for filing the "satisfaction of mortgage" documentation upon processing every loan repayment.



YOU'RE IN GOOD COMPANY WITH BCCG!



RE/MAX®



Lawyers Title
INSURANCE CORPORATION



Fidelity National Title



Sotheby's
INTERNATIONAL REALTY



GoDOCS



NATIONWIDE
CONSTRUCTION DISBURSING





QUICK REVIEW

- Builders Commercial Capital Group (BCCG for short) specializes in the private placement of single-family residential development and construction loans for the private real estate investor community.
- BCCG only works with experienced, reputable, local home builders with a verifiable track record of successfully creating and selling high-quality new home inventory.
- BCCG structures all note investments as passive, "from-their-armchair", real estate-secured investments.
- Each note investment (per investor) will NOT exceed 15% LTV or 10% of the builder/developer's project budget.
- BCCG's note investment structure provides a FIXED monthly payment until the finished home is sold.
- BCCG's note investments offer Fixed APY (usually starting at the current WSJ prime rate = 7.5% as of March 13, 2025) prorated over monthly interim interest-only payments PLUS a lump sum repayment of principal and interest up to 15.5%.
- BCCG's private mortgage investors capitalize on the margin between the project's wholesale/discounted cost-to-build and the highest possible retail price point at which the newly built/rehabbed home/condo/townhome is sold.
- The BCCG loans are structured as "direct participation private debt investments." This means participating investors agree to participate in the loan directly with the borrower. They are not investing in or through BCCG or the borrower's operating entity in any way whatsoever. There is no stock purchase or JV/partnership with/or between the investors, BCCG, or the builder.
- The minimum note investment is \$25,000, and the maximum note investment is \$250,000, depending on the size and scope of the project.
- Each construction loan investment is divided into a maximum of twenty (20) smaller "mortgage investment shares" referred to as "Loan Participation Units (LPUs)" for easy distribution among multiple investors. An investor is NOT ELIGIBLE to participate as a sole investor. At least two (2) investors must participate in a mortgage note.
- BCCG DOES ALL WORK. BCCG intakes and processes the builder's loan application (and collects all supporting exhibits), orders title insurance, construction estimate reviews, and real estate appraisals. All underwriting and approval decisions are solely within BCCG's authority and responsibility.
- As the mortgage banker, BCCG performs "full-cycle" due diligence on all borrowers, properties, and projects with complete processing, structuring, underwriting, title, legal counsel, and loan servicing in place.
- BCCG uses one nationwide title/escrow company for all loans.
- BCCG stipulates that in every deal (wherever and whenever feasibly possible), the builder/developer contracts with an experienced local real estate broker professionally engaged to market the property to pre-qualified or "cash-ready" buyers who will buy the property upon completion.
- **NOTE:** To help BCCG present the loan investment opportunities that best align with their real estate investing objectives, prospective investors must complete a questionnaire that will tell BCCG the specific participation time frames, parameters, details, and geographic preferences in which BCCG can present private mortgage loan investment opportunities for consideration.

READY TO GET STARTED? GREAT RETURNS ARE ON THE WAY! Visit <https://BuildersCCG.com/investors> to complete a brief questionnaire about your SFH new construction loan investment preferences, and we'll start sending you summaries of what best aligns with them. Our FAQs are [here](#).