



TITAN GLOBAL ASSETS

"Expertise in the Financial Arts"

\$5,000,000-USD to \$300,000,000-USD
Private Commercial Finance & Collaterals
Balance Sheet Enhancements
International & Domestic, Business & Real Estate

****Worldwide Real Estate Funding & Joint Ventures***

****Venture Capital***

****Balance Sheet Enhancements***

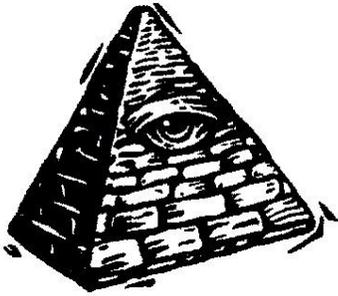
****TGA maintains its own Asset Base***

****Collateralizations & Collateral Assignments***

****A Direct Source with In-House Underwriting***

****Direct Investor Contact***

****Asset-Based Conflict Resolution***



Creative Finance is our specialty.

Turndowns are considered.

Bad Credit, BK, Default Experts

Call: 01-831-471-8444

E-Mail: tgainfo@titanglobalassets.com

Brokers protected for commission and from circumvention.

Please utilize our concise "Pre-App" for submissions.

Up to 6 page Executive Summary may be sent with Pre-App.

Pre-App submissions are given priority.

Please do not send Business Plans or Files until requested.

TGA is often the direct source, with an asset base above the 10BB USD level.

TGA has the ability to add value to projects, balance sheets and companies.

***Titan Global Assets is dedicated to helping our
clientele, our brokers and associates
grow and prosper.***

INVESTOR INQUIRIES ALWAYS WELCOME.

CALL OR E-MAIL TODAY!



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Preliminary Application

Borrower:
Address:

Principal(s):
Position/Title(s):
Telephone Number:
E-Mail Address:
Funds Requested Amount: \$ USD
Funding Category (Loan/Joint Venture/Venture Capital):

Term Requested:
Interest Rate Requested:
Principal's Cash Equity:
Use of Funds/Project Summary:

Collateral:

Current Value: (AS IS) \$ USD (UPON COMPLETION) \$ USD
Participation:
Closing Requirements:
Repayment Strategy:

Existing Liens: (Amount/Position/Status):

Credit Issues/ Property Issues/ Additional Information:

Prepared by: Date:

Originating Broker:
Broker Telephone Number:
Broker E-Mail:

Mail to: tgainfo@titanglobalassets.com



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STATEMENT OF ADVISORY SERVICES

1.Engagement & Level One Advisory

- A.Initial underwriting and identification of investors and/or their underwriters.**
- B.Level One Advisory.**
- C.Endorsement and presentation to investors.**
- D.Consideration and preapproval for usage of specific assets from PFS Asset Base.**
- E.Site Review and/or On-Site Business Meeting**

Engagement for advisories as well as funding, guaranty, joint ventures, asset-based conflict resolution, collateralization, and/or Balance Sheet Enhancement (BSE) services are provided under the terms of the document entitled, "FEE AGREEMENT". All services include appropriate basic consultation the client would need in order to be informed, prepared and endorsed to any specific investor. This type of consultation is entitled "LEVEL ONE ADVISORY", and is further described below. TGA will analyze the project, transaction or assignment in short form and present the transaction request(s) to direct sources, both in-house and external. Though contracted as direct Underwriters with authority to make and condition offers and proposals for many of our investors and the assets that have been contracted into our Asset Base, TGA will not hesitate to utilize alternative direct sources from our download as well as to our successful associates from previous projects, transactions and assignments over a 25 year span. We do only approach direct investors, their underwriters, and/or appropriate parties who can directly provide a bilateral contract for the task- funding, assets and/or financial instruments appropriate to the needs and requests of any particular client or file, with great consideration for the fulfillment of a specific investor's requirements and/or preferences. Though we have operated as direct source on most transactions, we are often engaged to advise, endorse, negotiate and present a client's request to the most likely sources for their project's requirements. This may also apply to any deficiencies that are known, disclosed or may be identified. TGA and the Lermans are a direct source of assets and investors. We are often approached to provide joint venture arrangements and/or collateralizations, including collateral assignments and Balance Sheet Enhancements based on segregated assets mostly utilizing the hard assets from the TGA Asset Base. These are usually in the form of appraised real estate and are not to be confused with policies or guarantees, although such can be quickly arranged. TGA has contracted real estate and other highly valuable assets for the purpose of Balance Sheet Enhancements, development, and more commonly for the purpose of backing projects with a protective equity that will enable proven investors to offer funding in a realistic and time essential manner. Site review and/or On-Site business meeting is always recommended and usually required.

2.Engagement and Level Two Advisory

- A.Project File Review.**
- B.Packaging Advisory and Recommendations.**
- C.Specific Investor Profile.**
- D.Specific Investor Process Advisory.**
- E.Site Review and/or On-Site Business Meeting.**



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Projects and their principles, including those in conflict, need to have their file reviewed with a focus on preparation for basic requirements and reasonable recommendations as to documentation, approach and specific advice for handling the investor, the underwriter(s) and/or the conflicted parties, if applicable. As well, basic information regarding the specific process and documentation needs to be disclosed to the client in order to ensure the best opportunity to meet that project's goals and requirements. There exists a vastly different scenario between any given file and the focus of that project's success. A LEVEL TWO ADVISORY is a customized report and may involve extensive research and third party specialists, such as multi-national attorneys, appraisers and risk calculations, amongst other possible information that may be recommended.

3. Level Three Advisory

- A. Project File Review.**
- B. Asset and Principle Profiles**
- C. Level Two Advisory (if applicable)**
- D. Site Review and/or On-Site Business Meeting**
- E. Separate Meetings with Conflicted Parties (if applicable)**
- F. Meeting of Resolution Proposal or Conclusion (if applicable)**

Although much of the above is self-explanatory, assets and quite often collaterals are key to success. TGA is a direct source of Balance Sheet Enhancement and collateralization, which is the process by which highly valuable assets, mostly real estate, can be provided for a transaction or to cure defaults and/or disputes. Free and clear real estate parcels together with the title and appraisal data are disclosed on an official offer. Real estate can be the difference in creating a viable funding scenario or a method of adding value to a company, a portfolio or a file, for instance, whereby a real estate lender and/or investor will be given a protective equity (not an equity participation necessarily) which will meet their requirements in funding a project based on the value of the hard assets attached in the form of real estate appraised well above the value of the funding request. This can serve to mitigate the investors' risk level at any given phase including start-up and completion. Real estate project funding processes, terms and rates are almost always ascertained in consideration of demographics, protective equities and revenues. Value of collaterals and high revenues are the most certain aspects of gaining time essential interest from direct investors who are in the business of funding through the process of bilateral obligation and contractual agreement of the rate, terms and conditions of funding. Please feel free to request more precise information for existing clientele who may require BSE, asset-based conflict resolution or alternative services, as these are far more sophisticated and customized assignments.

LEVEL THREE ADVISORY regards mostly investors and can also apply to hard projects, portfolios and entities in conflict, default, distress and disarray. Often an "L3" is called upon to analyze trust deed portfolios and international or multi-national affairs. However, although mostly investors seem inclined towards the use of this service, an L3 can be requested for situations of any given entity's matters of concern, including fractionalized investors, territorial adversaries and borrowers regarding matters of distress, default, foreclosure, forbearance and other more potent conflicts. The L3 may include, if appropriate, portfolio review reports. Site review reports, attorney assistance and analysis with recommendations. A written report is always proposed and an on-site



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face-to-face meeting is usually required. L3 can become extensive and only should be considered by entities of high net worth or for assignments of high impact and value, such as those projects or portfolios that contain substantial cash equities at risk of loss or severe devaluation. L3 can also pertain to capital recovery. We have advised scores of investors how to best handle their own troubled files, borrowers, partners and more. Please consider this disclosure as being merely a brief example of the scope and value of the L3 service. As with all of our functions, Titan Global Assets is proud to offer service worldwide, wherever the legalities do not prohibit.



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LEAD GENERATION

Turndowns and abandoned Funding Commitments are often fair prospects. Many need more collaterals, a stronger set of financials, a thicker balance sheet, and/or a more speculative investor. Commercial, international and domestic brokers have often provided borrowers that the Lermans have closed.

Printed and internet advertising have always brought in the bulk of submissions. Many brokers are seeking certain types of projects. However, other types of projects inquire. These are either out of that broker's specialties, to confusing to process, or in areas of the world where many do not serve.

Projects seeking Bank Guarantees and alternative guarantees, often find the inclusion of a hard asset, such as real estate, can make the difference. Most lenders understand real estate. Guarantees are often confusing to collect upon in case of default. Collateralizations identify and utilize hard assets, appraised and entitled.

Word of mouth has brought in many files. Such files are often referred to us by investors, publishers and financial advisors, as well as brokers. Remember projects need asset value for security and pay-ability from revenues in order to justify the investment and/or funding.

For all of the above it is most efficient to have the client or broker contact take a few minutes to fill out the concise "pre-app" included with this sending. Pre-apps receive priority. The submitting broker is advised to "sanitize" or remove the Titan name and contact in order to help protect from circumvention.

Balance Sheet Enhancements (BSE) are inclusive of properties and alternative assets that may require development themselves. Such arrangements add value to a company's worth in every scenario, while building value for the investors and assets involved. There are companies that specialize in BSE. However, most do not add value or propose ventures with fresh and developable assets attached. This is often a method of adding value to existing circumstances, while TGA has the ability to induce fresh assets into the process. To submit a BSE request, it is advised to include a short narrative summary.



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TRAINING MEMO FOR STARTING BROKERS AND ASSOCIATES

-Read and comprehend the ad work and short form application(s), also known as “pre-apps” (preliminary applications) included with this sending. Make a list of questions for anything you do not basically comprehend. Comprehension will grow as we review active submissions that you will create, encounter, or handle.

-TGA does NOT deal or advertise to the general public. We wish to utilize or help to train you to be a Qualified Originator, Broker or Associate regarding the requests of business, commercial and industrial files.

-TGA works on a global scale and has a high interest in various areas of the world.

-TGA provides services involving international/multinational projects, balance sheet enhancements, high finance, collateralizations, guarantees, joint ventures and conflict resolutions involving valuable and high growth opportunities and assets.

-TGA protects brokers, originators and associates from circumvention and liability to the highest level of ability, while also providing protection for reasonable commissions.

-TGA begins each file with a completed “pre-app”. Please have your clients and contacts fill out the pre-app in a concise and effective manner, making sure that there is a short summary of the request, the value of (or need for) collateral, guarantee, or joint venture. Make sure that there is a dollar amount filled in as “Cash Equity” and for the requirements of the project’s funding, collateral amount or other, expressed in terms of United States currencies (USD). As well, it is essential to have some type of collateral or other value expressed in the projects. Such value is often broken down into the current status (“As-Is Value”) and then commonly expressed as a projection upon a phase or full completion of the project (“Phase Values” and “Upon Completion Value”). The clientele should have a clear understanding of these numbers if we are to provide the best information and services needed for that file. Especially real estate and structures are driven by their values. Value secures finance. Pay-ability (revenues and/or sales value upon completion measures the risk versus return scenario). Most clients can complete the pre-app in a very quickly, as these are industry professionals who know the nature and the numbers of their own projects. If clients express confusion, help them get the basic information into the form. Suggest they keep it simple. We will review the submissions together until you are comfortable with your understanding enough to qualify and present the pre-apps that we wish to address.

-It is recommended that all agents remove the header and footer data on any form the prospective clientele (prospects) are given access to. You should remove the TGA company name from the top and the contact information from the bottom. You have TGA’s permission to insert your own name or company name and contact information on the pre-app under the condition that said pre-app is being offered to TGA for first consideration. If TGA does not want the prospect, please do NOT use the TGA pre-app to submit to alternative sources. This form is property and possession of the author, who has granted permission for TGA and yourself to utilize it in this manner.

-TGA operates as a direct source. The assets, associates and investors of TGA are considered as our stock and trade and may not be utilized except through contact with TGA. There will be no circumvention or non-confidentiality tolerated. This is instrumental to TGA protecting your



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interest in the clientele, the project, our contact and your commissions. There are enough prospects and projects for all of us to prosper.

Quickstart Method

-Place ads or send ads to target markets and associates. Rewrite the ads to focus on initial contact as being with yourself and/or with your company.

-You are direct to the source. Have prospective clientele fill out the concise pre-app and be firm that the answers should be brief and truthful.

-Forward the pre-qualified pre-apps to TGA. The prospects will not be contacted directly until TGA has shared a quick review and analysis with you, unless you direct otherwise. It is still advised to join in on the contact between TGA and the prospect, as that is where knowledge is increased and your comfort level will be best developed.

-TGA will either ask you to follow up for additional information or approve the prospect for direct contact, if there is interest in working with that particular project or group.

-Keep yourself as the direct contact to TGA, as we can only protect and train primary agents. If you allow intermediaries to take your primary position in the process, then that is who will be regarded as the primary agent on any particular file. Keep yourself primary, and TGA will firmly protect your position on the submission as well as future submissions from your sources. Primary agents prequalify and forward the pre-apps. It is advised to establish yourself as unwavering in that regard.

-There are three basic pools or markets of clientele that interest TGA. One is of course for funding goals and does include collaterals and guarantees. More substantial interest is placed upon established companies for the prospect of Balance Sheet Enhancement (BSE). On rare occasion agents bring in new investors. In the global arena, each investor should have a minimum of \$6M USD available in either currencies or hard assets, free and clear of course. It is recommended to focus on projects that fall within the range of \$5M USD and up. Our interest is maximized between \$30M USD and \$300M USD for most prospects and projects. However, BSE has a much greater capacity both from the prospects and from the investors. The maximum can reach into the billions. Therefore you would use the appropriate pre-app for the most expedient, efficient and effective presentation to achieve favorable response.

-As our methods and our process must be customized file by file, you will find TGA less limited than most companies. TGA is interested in your success as well as your prospects. Your efforts and your talents are appreciated, and will be honored.

Very truly,
Eric Lerman, Senior Underwriter
Titan Global Assets
Asset Underwriters
Phoenix Financial Specialists