



TITAN GLOBAL ASSETS

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