

Welcome to our LenderProtector©

Our lenderProtector© programs allow **banks/lenders to nearly Triple their Income** from loans while eliminating all risk of loss-write offs- from loans. It also leaves assets available for its customers use that might otherwise be secured. It allows banks to turn more large loans in a shorter time frame than is now common in the industry. Finally, banks can do **economic development loans without risk of loss and acquire new customers**. Customers repay loans with deductible interest payments.

In addition, powerful strategies have been developed using these principals to allow banks to invest in companies (even start ups) with zero risk to investment capital:

The investments are structured so that the bank never loses an amount equal to their principal investment (No capital risk)

They are guaranteed to receive equity AND their investment back in 6 years or less whether the client succeeds or not

If the client succeeds, the bank can have potentially high returns, receive dividends and share in any buyout **PLUS receive an amount equal to their original investment back in 6 years or less ... guaranteed**

About Us

The liberal underwriting of mortgage and commercial loans and the massive foreclosure and defaults that have followed have caused enormous capital issues that have squeezed this nation and the world's economy.

From June 29 - 26 Nov 2007, the dozen biggest Wall Street firms and banks alone lost \$240 Billion in Market Value. The effects from this have been:

1. High 'Write downs'
2. Which is causing a Credit Crunch
3. Which means less loans written
4. Decreases ability to sell loans on the secondary market for fear of default
5. Leading to Less Business
6. Which leads to less Profit
7. A massive loss of jobs from which affects Wall Street to Main Street
8. Which leads to upset Shareholders

Government has tried to step in to alleviate the problem with little success. These issues directly affect borrowers and thus our economy, locally, nationally and globally, making it extremely difficult for entrepreneurs and homeowners to receive funding to grow the economy.

What we have done is to develop a solution that can turn the challenges of competition to the mutual rewards of cooperation between the bank and the borrower. The goal is to put both sides on the same side of the bargaining table without leaving either side feeling compromised.

As we looked at the problems, Three things were absolutely essential in coming up with a solution that maximizes leverage while minimizing effort and expense for both the banks and the borrowers.

To have maximum FLEXIBILITY within the program, achieved through the use of a time-tested Principal Protected Proprietary Trust. A Trust that supports solutions where Principal Protection of an investment, collateral and/or securitization was needed.

To find a financial product that could double in a short period of time, deferring any tax liability until the product has matured.

To provide TAX ADVANTAGES to both the borrower and the bank that would enhance the appeal to the borrower, while allowing the bank to put the whole loan amount (trust and non trust) on its books as an asset

By using LenderProtector©, at a minimum, the following benefits are achieved:

Bank

1. Reduction of Foreclosure and Default Rates
2. Mitigate Write Downs
3. More and Better Loans Written . Fewer Clients to Accomplish Same Volumes
4. Bank Retains Full Value of Trust .Secure Collateral for 100% of the loans
5. Enhanced Ability To Sell Loans on the Secondary Market
6. Bank Grows Lending Capacity
7. Bank Makes Low Risk Loans
8. Interest From Trust Balance Repays Principal
9. Bank Secures Interest With Borrower Assets . Not Personal
10. Bank Generates More Gross Revenue
11. More Jobs
12. Greater Profits
13. Happy Shareholders



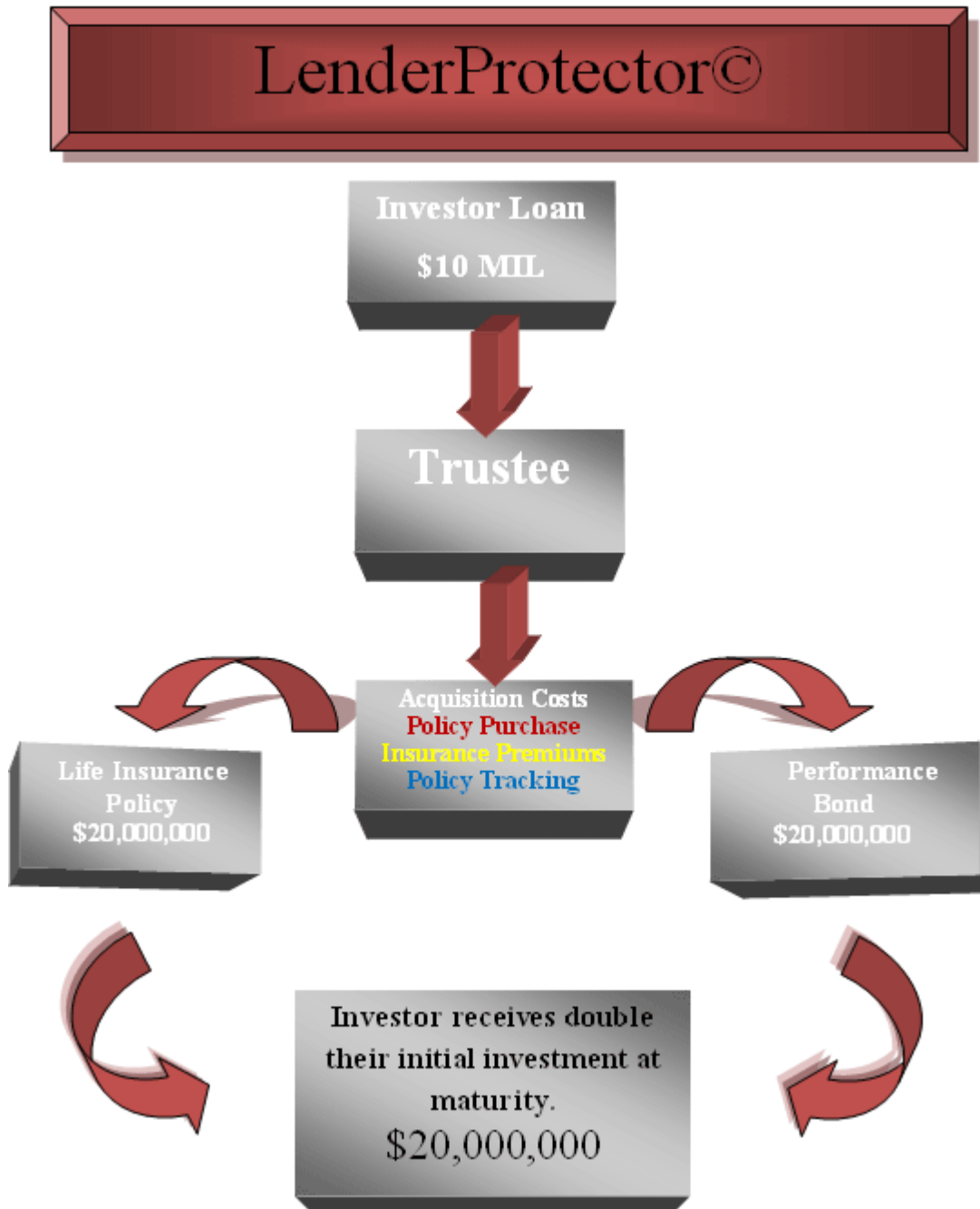
Borrower



1. Borrower Has No Personal Liability
2. Borrower Makes No Principal Payments
3. Customers repay loans with deductible interest payments.
4. Borrower With Lower Credit Scores Can Get Funding
5. Borrower Saves Money On Loans Needed

How It Works

"The following is a real life example comparing a \$3.2 mm Common loan @ 8% to a LenderProtector© loan."



Comparing Principal Protection to Common Bank Lending Process

	Common Loan 20 year	LenderProtector© Loan 5 year	Gain/Loss
Bank holds security in assets	* \$4,571,429	** \$6,400,000	\$1,828,431
Bank principal and interest	\$6,423,860	\$7,680,000	*** \$7,680,000 (x 4 loans turned in 20 years) = \$30,720,000
Bank asset growth	\$1,371,429	\$1,852,431	\$481,002
Gains achieved by bank			\$ 33,720,000

* (Bank holds security in assets = 70% to loan value)

** (100% Secure)

*** (4 loans can be turned in 20 years with zero risk compared to one loan in 20 years with 100% risk)

BANK ASSET GROWTH COMMON LOAN Example:

The \$1,371,429 is achieved by taking the *\$4,571,429 and subtracting it by the \$3,200,000 loan amount to achieve the \$1,371,429 (**Common Loan (Bank Held Security) - Original Loan Amount = Bank Asset Growth**)

BANK ASSET GROWTH LenderProtector© LOAN Example:

The \$1,828,431 is achieved by taking the LenderProtector© bank held security amount, \$6,400,000, and subtracting it by the Common Loan bank held security amount \$4,571,429, which equals the \$1,828,431

(**LenderProtector© (Bank Held Security) - Common Loan (Bank Held Security) = Bank Asset Growth**)

Borrower Advantages	
Monthly payment: common 20 year loan	\$26,766
Monthly payment: LenderProtector© loan	\$21,333
Monthly Saving	\$5,433
Common 20 year repayment on \$3,200,000 loan <small>(Principal and Interest) \$3,200,000 + \$3,223,860 = \$6,423,860 8% interest/20 year amortization</small>	\$6,423,860
Plus taxes on principal payment <small>(70% Loan to Value) bank held security</small>	\$4,571,429
Total cost to customer common 20 year loan <small>(Principal, Interest, Collateral)</small>	\$10,995,288
Borrower repayment cost with LenderProtector© <small>(Interest only - 5 year term)</small>	\$1,280,000

Savings achieved by borrowers	\$9,715,288
Gains achieved by bank	\$33,720,000

Notes

1. Principal is not deductible: The \$4,571,429 is tax on the original \$3,200,000 (Because it is not tax deductible)
2. Loan to Value: Borrower loses access to assets which are held as security (Bank has first position)
3. Bank Asset Growth: In this example, The bank is giving up \$3,200,000 in exchange for the \$4,571,429 in assets so the Banks asset grows from the \$3,200,000 it had to the \$4,571,429 it now has in collateral which is a gain of \$1,371,429
4. Collateral of assets used is 70% to loan value (Formula is bank loan amount (\$3,200,000) divided by .7)
5. Because the bank has the security instrument which grows from \$3,200,000 to \$6,400,000 it cuts down on the collateral needed (only needs collateral on interest now)
6. Bank asset growth for Option B is the Bank Held Security (\$6,400,000) less the Bank Held Security of A (\$4,571,429) so the net differential is a gain of \$1,852,431 ($\$6,400,000 - \$4,571,429 = \$1,852,431$)

Common Business Loan Vs. LenderProtector

Common Business Loan

The most obvious problem for banks when using a traditional common loan business model is RISK, 100% Risk on all business underwritten.

[Citigroup](#) on January 14th announced it was writing down the value of its portfolio by \$18.1 Billion and boosted its loan-loss reserves an additional \$4.1 Billion signaling further financial problems in the coming year. The inevitable rippling effect of such losses which are announced almost daily leads to a credit crunch which squeezes the consumer making it more difficult to acquire mortgages and business loans which chokes the economy. The trickle down effect leads to less profit for the lenders which is followed by significant and permanent job cuts which affect the community.


[CitiGroup](#) itself laid off 4,200 people in the 4th quarter alone, that is in addition to 17,000 layoffs announced last spring. In addition, Chief Financial Officer Gary Crittenden recently said that more job cuts would be on the way. ©STOP THE INSANITY! Our LenderProtector© program not only guarantees that the lender will never have a write down, it makes it simple for lenders to:

1. Write larger Loans with fewer clients ([fewer clients needed to accomplish the same loan volumes](#))
2. Have loans payoff significantly earlierguaranteed
3. Gives the lenders the ability to write up to four times the amount of loans (and to do it with zero risk)
4. Increases the banks lending [capactiy](#),
5. Nearly tripling the banks income
6. Helps bring in new, more profitable business.

A **Common business loan.**

\$3,200,000 loan with current practices

- © Secured by all assets of business and personal guarantees.
- © 20 year amortization.
- © 8% interest paid monthly.
 - © Bank holds security in assets - **\$4,571,429 (70% loan to value)**.
 - © Bank principal and interest payments - **\$6,423,859**
 - © Bank Asset Growth - **\$1,371,429**



When working with their current business model that GUARANTEES 100% risk the results can be disastrous ([Citi Corp Writes Down \\$10 Billion](#))

Lenderprotector consists of our unique, proprietary strategies and business models designed to:

Be an Economic Stabilizer; the solution to the mortgage and lending crisis for lenders AND borrowers

Facilitate business capital through loans and equity investments by ensuring at a minimum, [the lender or investor never loses an amount equal to their original investment or loan](#)... even if the business should fail ... and to do it in 6 years or less, guaranteed

The programs have been developed with three things in mind:

To have flexibility within the program which is achieved through the use of a Proprietary Collateral Trust that has been time tested.

This trust supports solutions where the principal protection of an investment, collateral or securitization is needed.

Finding a product that could double in a short amount of time that is also not taxable during the doubling period, but instead taxable at maturity.

The integration and implementation of these three processes provides comprehensive, secure and powerful income enabling solutions for banks, lenders, investors and entrepreneurs.

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