

Kingdom Builders Financial Group



Kingdom Builders Financial Group www.kingdombuildersfinancial.org (888) 623-7703



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Kingdom Builders is not just a company, but a concept.

Our Company

Our Company was founded in 2005 by our Founder and CEO Terence Smith. His passion for business and Real Estate is what drove him to build a company that would allow the average person to become successful in the Real Estate Industry with little or no experience.

The vision that God has given Mr. Smith is helping individuals and families all across the country to break the cycle of poverty. Kingdom Builders Financial Group is not only setting a standard, but also breaking records in the industry. Having a solid business model and leverage system in place, KBFG has become a force to be reckoned with.

KBFG has Independent Consultants all over the United States and Canada. We offer a variety of services, including the Short Sale Division and the Commercial Funding Division, which is our premier service.

Kingdom Builders Financial

is a Nationwide Real Estate Consulting Firm with several business divisions. KBFG believes that our customer's needs are of the utmost importance and our team is committed to meeting our client's needs.

Our vision at Kingdom Builders Financial Group is to use our God-given influence to economically empower individuals, families and the communities in which they live by providing a conduit of services, education and business models that will create wealth and allow options for those living in a state of poverty.

Our mission at Kingdom Builders Financial Group is to strengthen individuals and families by offering services and business opportunities that will ultimately provide them with economic relief and independence. We will modify our services accordingly as the economy and eminent needs of those we serve dictate. We intend to do so with integrity and honesty, while continually lifting up the King-

Funding Available for Oil & Gas Projects:

Oil and gas projects have the capability for big returns. A successful well can provide many years of cash flow. Besides the ongoing cash stream, oil and gas projects offer substantial tax breaks. Funding is available for oil and gas projects. We are pleased to announce the expansion of our energy funding activities.



Straight debt, equity participation or a combination of the two is available. Each project is evaluated on the basis of geological character, reservoir potential, product marketability, cash flow and return on investment. We will consider most all oil and gas projects, small or large, as long as they are solid projects. Please email us an Executive Summary and Sources and Uses.

Hard Money Loans

Hard Money and Bridge Loans are needed in today's market. Many hard money borrowers cannot obtain financing elsewhere because their projects are too speculative or their credit is questionable, and this where short-term financing can assist these borrowers until they stabilize their project/property and it becomes bankable.

Hard money loans are funds, typically from a private lender, that are backed by the value of the property, not by the credit worthiness of the borrower. Traditional banks put more emphasis on a prospective borrower's credit and a future development's income projections. Most hard money lenders assume they could end up owning property if the borrower defaults.



All loans will be considered, and are based on exit strategy, value, and ability to demonstrate repayment of the loan. Though everything is on a case-by-case basis per today's marketplace, hard money loans do have lower loan-to-value (LTV) ratios than traditional loans because the property itself is used as the only protection against default by the borrower. The loan-to-value for hard money is typically 50%-65%, and less for raw land. Hard money loans carry interest rates even higher than traditional subprime loans. Interest rates for hard money loans are 10% - 13%. These loans are Interest-Only and Non-Recourse with no Pre-Payment Penalty or Exit Fee. There is up to a 3-year term available on all hard money loans. Generally, these loans can close in 30-45 days, or less.

If you have a property or project that requires a fast closing, please contact us.

Funding Available for Wind Turbine Projects:



Turbines are available, and our Funds Group will set up, along with obtain 20% of the income flow for you as a principal.

If you have access to the turbines, there is funding available. Contact us today for all the details and qualifications regarding wind turbine projects.

Types of Projects

Non-Performing Notes
Hard Money
Oil & Gas
Low Income Housing
Solar Energy
Wind Turbine Projects
Hospitality
Shopping Centers
Self-Storage Units
Apartment Buildings
Construction
Office Buildings
Gas Stations
Restaurants
Funeral Homes
Mobile Home Parks
Retail Stores
Car Washes
Automotive Services
Mixed-Use Buildings
Marinas
Auto Dealerships
Retail
Shopping Malls
Raw Land
Bed & Breakfast
Assisted Living
Light Industrial
Warehouses
Other Income Producing



Non-Performing Notes are very popular right now. A non-performing note is essentially a note that is in default, and for which the bank can no longer expect repayment against the original terms. What makes non-performing notes so *attractive* to a buyer is the opportunity to essentially purchase the asset at a deep discount. In this tight credit market, non-performing notes can be found for anywhere between 20% - 60% of the note value and for as little as 30% of the outstanding balance.

Non-performing notes are priced so aggressively to sell because the bank has a blemish on its balance sheet that is not only unproductive, but has not yet gone through the foreclosure process to offset all of the liens on the title.



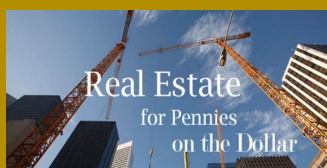
There are over \$150 billion worth of commercial real estate loans due by 2013 alone. Because of the consistent decrease in value of these commercial properties, it is estimated that the amount of loans due will stay above \$100 billion over the next few years. The amount of commercial properties that are upside down in value also continue to climb. As a result, federal bank regulators, like the Office of Comptroller of the Currency (OCC), are concerned about the effect these increases will have on the financial stability of the institutions they supervise. Therefore, they are putting significant pressure on these banks to decrease the amount of non-performing real estate notes on their books.

This current situation has created the perfect storm of opportunity for both owners and buyers of distressed commercial real estate properties.

Our Investment Groups are aggressively buying Non-Performing Notes!

Our group of Investors are aggressively seeking to buy non-performing notes directly from these same banks who are aggressively seeking to rid them from their books! Once there is an accepted offer, these deals could close in 30 days or less!

*If you are a Principal that needs funding to buy Non-Performing or Performing Notes, please contact us for the documentation you need to get in position for possible funding.



Effective Loan Packages

Here are some key factors involved when submitting your loan package. There are just three documents we are interested in reviewing before we can provide you with our level of interest:

1. Loan Profile:

Completing this form will provide us with a lot of key information about your funding request.

2. Personal Net Worth Statement:

This form will tell us about the borrower(s) along with their financial strength, even though your project may be the strength.

3. One to Three Page Executive Summary:

This will assist us with understanding your project in full detail.

Funding Available for Non-U.S. Residents:

There is financing for Non-U.S. residents. If you have a good project that needs funding but are not a resident of the United States, we can help. Contact us today if you are a Non-U.S. resident looking for funding.



If you would like to supplement your current income and build your net worth, we would love to hear from you. No experience necessary and No license requirements! Watch the short opportunity video for more information. Click on this link... www.kingdombuildersfinancial.org and go to the **Become a Consultant** tab so you can JOIN the opportunity of a LIFETIME and help KBFG break the poverty cycle!



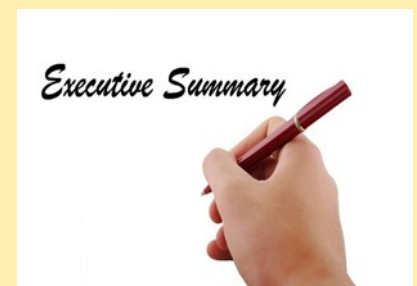
KBFG works with distressed homeowners to avoid foreclosure. We have a fantastic negotiator, who has closed over 3500 short sales, and we pride ourselves on our high success rate, and getting the best possible outcome for the homeowner.

This is an excellent opportunity to help, empower and give the homeowner a clean slate to start fresh by a short sale option. We here at KBFG will do just that with our short sale consultants Nationwide.

Submitting an Executive Summary:

It is important to submit a good Executive Summary because the Executive Summary you send is a tool of communication that is used to convey your project idea to us. A clear and complete summary will allow us to understand your project funding needs and help you obtain your needed capital. A One to Three Page Executive Summary should include the following:

- State exactly what the project is.
- State a summary of the Income for the stated project.
- State the background of the individuals.
- State the net worth of the individuals.
- State the amount of funds needed.
- State the amount of funds being furnished by the individuals.



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