

# Sigma Capital Group, Inc.

INVESTOR BACKED LOANS FOR DEVELOPERS

## Sigma Capital is actively seeking development debt projects

**S**igma Capital Group is actively seeking investment banking debt placement projects in the real estate sector for qualified developers. Through its private credit facilities, Sigma's principles have strong project funding experience, allowing the offering of this credit facility which is less expensive than direct investor participation.

**S**igma Capital typically looks for development lending projects which qualify with sufficient collateral and have the following characteristics:

- \$5-50 million typical loan amount
- Collateralized against land, at typically 45% LTV of appraisal value
- Typically 36 month interest only
- Typically 12-18% APR
- Typically 3% commitment fee, which may be deferred
- Typical application fee, \$10,000
- Typical 75% release
- Developer personal guarantees and risk premium fee based on the principal and project

**S**igma Capital prefers to place debt in our targeted Destination Resorts segments, however we will address other opportunities on a case -by-case basis:

- Resort Developments
- Subdivisions
- Multi Tenant developments
- Mixed use facilities
- Commercial projects

**W**e assist the developer in the preparation of application materials, as required by lenders, which adequately and accurately reflect the credit worthiness of the organization. Our professional staff will advise and assist our clients through the contact, due diligence, negotiation and closing phases.

**S**igma typically prefers to represent the client on an exclusive basis, but will also consider syndication with other investment banks of similar quality and values. Our philosophy is to enhance enterprise value in an entrepreneurial yet disciplined environment which benefits the client, their customers, and their shareholders.

### Please contact:

Bruce Woodry, Chairman & CEO  
Phone: (231) 526-9585  
Email: [woodry@sigmacapital.net](mailto:woodry@sigmacapital.net)  
Web: [www.sigmacapital.net](http://www.sigmacapital.net)