



MASSI NETWORK

STRATEGY CONSULTANTS
LENDING DIVISION

Prepared For :
Jonathan Massiani

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8350 NW 52nd Terrace, Doral,
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STRATEGY CONSULTANTS

MASSI 01



Working Capital Loan

At **Massi Net Group allies**, we offer loans ranging from \$5,000.00 to \$250,000.00 to support your financial needs. Our streamlined process ensures quick and efficient access to the funds you require.

With a focus on simplicity and accessibility, we aim to provide flexible loan solutions tailored to meet your specific requirements.

Trust **Massi Net Group allies** for a straightforward and transparent lending experience designed to help you achieve your financial goals.

Term Loan Solution

Massi Net Group allies offers a versatile Business Term Loan solution, catering to the financial needs of established businesses. Our lending options range from \$25,000 to \$50,000,000, providing the flexibility required to support various business objectives.

Eligibility Criteria:

Positive Net Revenue: This option is ideal for businesses that demonstrate financial health and profitability.

Established Operations: Available to businesses with a proven track record of at least 2 years in operation. Our Business Term Loan is designed to empower your business with the capital needed for growth, expansion, or other strategic initiatives.



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MASSI O2



Business Line of Credit Solution

Massi Net Group allies offers a Business Line of Credit solution designed to provide businesses with the flexibility of accessing capital when needed.

With this offering, you only pay for the capital you utilize, offering a cost-effective way to manage your cash flow requirements. Our unsecured line of credit provides the financial flexibility required to support your business growth and operational needs.

While rates may vary and are occasionally higher than normal, being based on prime + rate, our Business Line of Credit remains a valuable resource for businesses seeking convenient and adaptable access to capital.

SBA Solution

With **Massi Net Group allies's** SBA solution, we leverage our direct bank relationships to facilitate the funding of your Small Business Administration (SBA) loan efficiently.

Whether you require a 7(a) loan, Express Loan, Debt Restructuring, Acquisition Financing, or Farm Loan, we offer a comprehensive range of SBA financing options.

Our streamlined process ensures that your SBA loan can be funded within 3-4 weeks, providing quick access to the capital you need.

With the ability to finance up to \$25million **Massi Net Group allies** is committed to supporting your business growth and financial objectives through our SBA lending services.



STRATEGY CONSULTANTS



THESE REQUIREMENTS MAY VARY AND DEPEND ON EACH CLIENT'S PROFILE.

- Personal Financial Statements (PFS) for all borrowers/guarantors.
- One-page application (attached).
- Commercial debt schedule (attached).
- Driver's License, front and back, for all borrowers.
- Year-to-Date (YTD) Balance Sheet and Profit & Loss Statement.
- YTD bank statements for all income accounts.

Based on the Aging Report, we can offer a line of credit between \$2.5 million and \$5 million. You can submit all the information via email or upload it to your client portal.

- Estados Financieros Personales (PFS) para todos los prestatarios/garantes.
- Solicitud de una página (adjunta).
- Programa de deuda comercial (adjunto).
- Licencia de Conducir, anverso y reverso, de todos los prestatarios.
- Balance General y Estado de Resultados del año hasta la fecha (YTD).
- Estados de cuenta bancarios YTD de todas las cuentas de ingresos.

En base al Informe de Antigüedad, podemos ofrecer una línea de crédito entre \$2.5 millones y \$5 millones. Puedes enviar toda la información por correo electrónico o subirla a tu portal de cliente.



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MASSI O3



Our allies capacity: from \$1M to \$150M

Our main goal is to obtain a loan but first you must pre-qualify in our lending network (45+ preferred lenders). To proceed with your client's application, we will need some additional documentation and information:

1. Business Documentation:

Business Ownership:

- i. Articles of incorporation
- ii. Annual report
- iii. Minutes or latest Board of Directors meeting

(Corp)

- iv. Operating Agreement (LLC's)

2. Owners, directors, managers with 25% and up:

- i. Driver's License (front & back)
- ii. Social Security Card (front & back)
- iii. Utility Bill (legible and updated)
- iv. Second identity (Passport or debit card picture)

3. Financials:

- i. business & personal tax return (2021-2022-2023)
- ii. Last 8-month Financial statements
- iii. Balance sheet, P&L, Cash flow
- vi. Last 6-month Bank statements
- v. Dun & Bradstreet credit signal report

- 1. Owners, directors, managers with 25% and up a 3 Bureau Credit Report (detailed).

STRATEGY CONSULTANTS QUESTIONNAIRE SBA LOAN



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EVERYTHING IS POSSIBLE

- General Business Questionnaire – SBA
- NOTE: if you are buying an existing business, please answer questions based on your current understanding of how the business operates. Feel free to add any notes around things you will do differently or change once ownership is transferred. Otherwise, answer these questions based on the business you own now.) 1. When did your business open? Please provide a brief history of operations to date.
- 2. Tell us what your business does (Be as specific and detailed as possible. What services do you offer?)
- 3. Who are your primary customers? How do they pay you? (if on terms, please indicate what those terms typically are)
- 4. Who are your primary vendors/suppliers? How do you pay them? (if on terms, please indicate what those terms typically are)
- 5. How many customers do you serve in a typical year? What is your average sales per customer?
- 6. Does your business have any significant concentrations in terms of customers or suppliers? If so, please describe.
- 7. List all proprietors, partners, officers, directors, members, and holders of outstanding stock. 100% of ownership must be reflected below.
- Owner's Legal Name Title % of Ownership
- 8. Management: (if buying an existing business, this section should be about yourself and any managers that will be staying on as an employee.) a. Describe your management team?
b. How long have they been with your organization?
c. What is their applicable/relevant industry experience?
- 9. Do you have a formal succession plan in place? If so, describe what that looks like.
- 10. Have there been any unusual or one-time expenses or one-time profit gains over the last few years? If so, tell us what that looks like.
- 11. What is your competitive advantage?
- 12. What are the biggest threats to your business/industry?
- 13. What is your business website?
- 14. How will the loan you applied for help your business now and in the future?
- 15. Do you own or rent your business location? If you rent, do you rent from a related entity (i.e. Real Estate Holding Company in which you have ownership?)
- 16. Business and Personal location: a. Where is your business physically located?
b. What is your business' mailing address?
c. What is your personal physical address (no P.O. Box etc.)?
- 17. Have you ever filed bankruptcy, or have you been a principal or guarantor of a business entity that filed bankruptcy? If yes, note the year(s) and attach explanation.
- 18. Are you a co-signer or guarantor of any debt?
- 19. Are you currently party to any civil or criminal legal action?
- 20. Are you presently subject to any unsatisfied judgments or tax liens?
- 21. Do you or the Borrowing Entity have any ownership in or power to control other commercial entities (i.e. Partnership, Corporations, LLCs, etc.)? If so, please list the entities below.
- 22. Will your salary stay consistent with what it was in the previous tax year or will it change? If it's going to change, please describe what that'll look like (where is it coming from, how much do you expect it to be?)

Only Applicable if buying an exiting business or piece of Commercial Real Estate:

25. Where is your 10% Equity Injection coming from?

a) Cash/Savings?

b) Gift? If a gift, from who and where is it coming from? (i.e. Grandma's Savings Account):

c) Home Equity Line of Credit? If so, do you or your spouse have income OUTSIDE of the subject business income (including salary from subject business) to pay for HELOC debt?

d) Other? Please Describe:

DISCLOSURE STATEMENT
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LUXURY LOANS

NO PREPAYMENT PENALTY | NO MINIMUM FICO REQUIRED | OK WITH REPO AND PAST BANKRUPTCY
| NO CITIZENSHIP REQUIRED | START-UPS OK

E-MAIL THE FOLLOWING THREE ITEMS FOR APPROVAL: CREDIT APPLICATION | UNIT SPECS | DEALER'S INVOICE
info@massnetwork.com

YACHT GUIDELINES

DEAL SIZE: \$200,000 - \$5,000,000
YACHT 25' - 100' LENGTH
AGE: 10 YEARS OR NEWER
TERM: 2 - 10 YEARS
LTV: 50 - 75% "COLLATERAL ACCEPTED"



AIRCRAFT GUIDELINES

DEAL SIZE: \$250,000 - \$5,000,000
CATEGORIES: PLANES, HELICOPTERS & JETS
AGE: DEPENDS ON CATEGORY AND MFG
TERM: 2 - 10 YEARS
LTV 50 - 75% "COLLATERAL ACCEPTED"



EXOTIC CAR GUIDELINES

DEAL SIZE: \$100,000 - \$1,000,000
TERM: 24 - 60 MONTHS
LTV: 50 - 75%



LIGHT TRUCK & SUV GUIDELINES

DEAL SIZE: \$80,000 OR HIGHER
AGE: 2 YEARS OR NEWER
TERM: 24 - 60 MONTHS
LTV: 50 - 80%



RV GUIDELINES

DEAL SIZE: \$100,000 - \$1,000,000
AGE: 6 YEARS OR NEWER
TERM: 2 - 10 YEARS
LTV 50 - 75%



LIMO AND LUXURY TRANSPORT

DEAL SIZE: \$100,000-\$500,000
AGE: 3 YEAR OR NEWER
TERM: 2 - 6 YEARS
LTV: 50 - 70%



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SAME DAY APPROVALS

WE WORK WITH CUSTOMERS WHO HAVE DIFFICULTY OBTAINING FUNDS FROM TRADITIONAL SOURCES EITHER BECAUSE OF POOR CREDIT HISTORY, BANKS OPERATE SLOW OR IT'S JUST TOO BURDENSOME TO DEAL WITH. AT ALLY WE ARE DIRECT LENDERS, AND OUR TEAM OF FINANCE EXPERTS CAN ASSURE A SMOOTH AND SIMPLE PROCESS. TAKE A LOOK AT SOME OF THE ASSETS WE FINANCE AND GET STARTED TODAY.

CUSTOMER LOCATION:

WE FINANCE DEALS IN ALL CONTINENTAL USA

REQUIREMENTS FOR APPROVAL:

CREDIT APPLICATION
INVOICE FROM DEALER
SPECS SHEET AND PICTURES OF THE ASSET

WHAT IS REQUIRED FOR FUNDING?

WIRE CONFIRMATION OF FULL DOWN PAYMENT "TO DEALER OR FINANCE COMPANY"
PHYSICAL DAMAGE WITH "ALLY" AS THE LOSS PAYEE SIGNED AND NOTARIZED
CONTRACT. ASSET INSPECTION

COMMISSION

THERE IS NO CAP ON POINTS/BROKER FEE, HOWEVER, POINTS OVER 5 AFFECT THE DOWN PAYMENT
COMMISSIONS ARE CALCULATED SIMPLY: (PRICE OF THE ASSET - DOWNPAYMENT OR SECURITY DEPOSIT) X BROKER
COMMISSION EXAMPLE: $(\$100,000 - \$20,000) \times .05 = \$80,000 \times .05 = \$4,000$
DEFAULT BROKER FEE IS 5 POINTS UNLESS OTHERWISE STATED ON SUBMISSION EMAIL



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REAL ESTATE



Sale-leaseback with Purchase Option

HOW IT WORKS

CASH OUT: Sale Leaseback or rent back, is a transaction in which the seller sells the property and then leases back the property from us with a buyback option. This is not a conventional mortgage.

WHY WOULD YOU DO A SALE-LEASEBACK?

- In a sale-leaseback, sellers can convert illiquid assets into cash while still retaining use of the property
- Lease payments are 100% tax-deductible versus mortgage payments are only tax-deductible the interest
- Free up capital invested in a real estate asset to finance business expansion, reduce debt, or return cash to investors
- Continue occupying the property
- By doing this, the property owner can get both the cash and use of the asset it needs to operate business
- Approximately time to close is expected to be between 3-5 weeks
- Purchase option price is fixed from the beginning of the lease

TERMS

STRUCTURE: Two separate agreements, one for the lease agreement and the other one for the buy-back option

PROPERTY LOCATION: United States

PROPERTY TYPES: Commercial, Residential, Industrial, Vacant Land, etc.

LOAN SIZE: Ranges between \$300,000 to 5MM

Security Deposit: Residential Up to 75% LTV, Commercial 70% LTV "with some exceptions"

*Note: None of these two options are considered loans.

TERM: 2- 7 years

AMORTIZATION: Up to 30 years

PREPAYMENT: No prepayment penalty after 2 years "with some exceptions"

RATE: Subject to market conditions

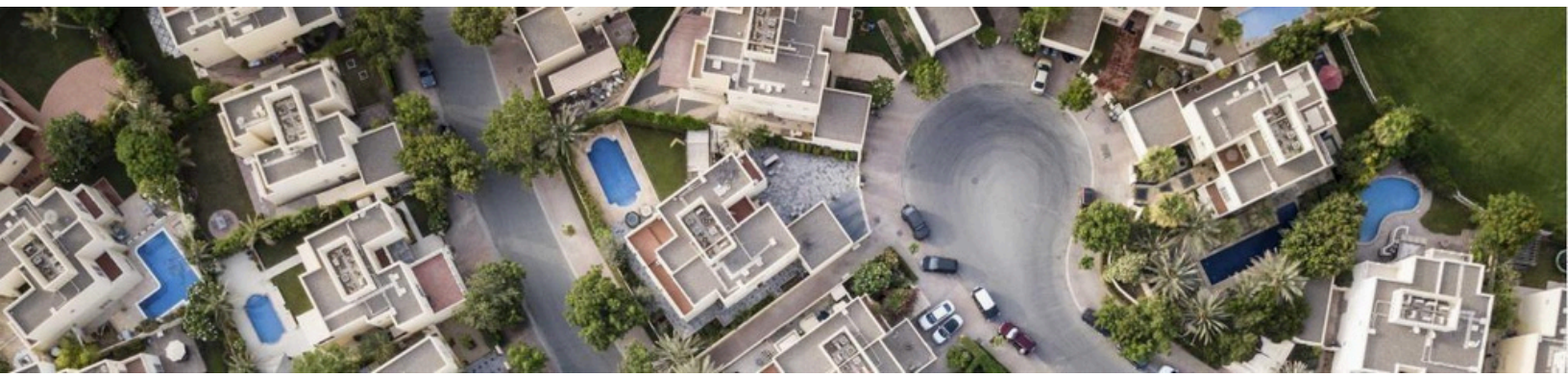
CREDIT SCORE: No minimum required

Triple Net Lease: Lessee agrees to pay all the expenses for the property, including taxes, insurance, HOA, and maintenance. These expenses are in addition to the cost of lease payments and utilities

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REAL ESTATE



LEASE WITH PURCHASE OPTION

HOW IT WORKS

The lease with purchase option allows your customer to acquire a property (commercial or residential) without having to meet traditional underwriting standards or bank requirements. This is not a traditional mortgage; it is a program where the customer leases the real estate and has an option to buy it.

WHY WOULD YOU DO A LEASE WITH PURCHASE OPTION?

- A Lease with purchase agreement can be an excellent option if you're wanting to buy a property for personal use or investment but aren't quite ready to get a traditional mortgage
- Lease payments are 100% tax-deductible "for businesses" versus mortgage payments "only interest is tax-deductible"
Approximately time to close is expected to be between 3-5 weeks
- Purchase option price is fixed from the beginning of the lease

TERMS

STRUCTURE: 2 agreements "Lease agreement and purchase option contract"

PROPERTY LOCATION: United States

PROPERTY TYPES: Commercial, Residential, Industrial, Vacant Land, etc.

LOAN SIZE: Ranges between \$300,000 to 5MM.

SECURITY DEPOSIT: Residential Up to 75% LTV (note* this is not a loan), Commercial 70% LTV
"with some exceptions"

TERM: 2- 7 years.

AMORTIZATION: Up to 30 years.

PREPAYMENT: Varies, however 2 years minimum lease payments made is standard
"with some exceptions"

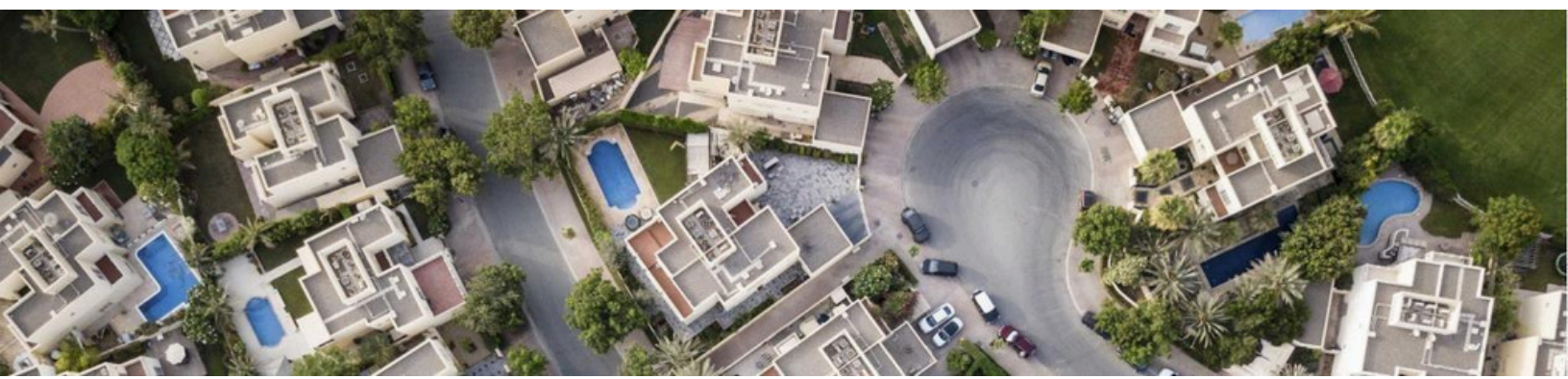
LEASE RATE: Subject to market conditions,

CREDIT SCORE: No minimum required.

Triple Net Lease: Lessee agrees to pay all the expenses for the property, including taxes, insurance, HOA, and maintenance. These expenses are in addition to the cost of lease payments and utilities.

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REAL ESTATE



Frequently asked questions

- Who pays the closing cost?

The customer is responsible for all closing costs “survey, lien searches, appraisal, origination, etc....” at the time of the purchase, as well as when we sell the property back to them if they decide to exercise the purchase option

- What is the security deposit?

Funds that we collect at the beginning of the lease as a security deposit for the lease. *This is not a down payment but can be used towards the purchase option should the customer exercise the purchase option

- How does customer retrieve the security deposit?

At the end of the lease the customer has the option to apply the security deposit towards the option price to buy the property, if the customer chooses to not move forward with the option, the deposit will be returned to the customer

- What happens if customer wants to purchase the property before the lease term ends?

Customer will pay a penalty which varies deal by deal

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REAL ESTATE



MORTGAGE AND BRIDGE LOANS “HARD MONEY”

Loan Types: Purchase, Cash out, & Refinance

Timing to Close: 2-4 Weeks

Loan Size: \$300,000 – \$5,000,000

LTV: Up to 70%

Rate: Subject to market conditions

Lender's Origination: 2%

Term: 2-30 years

Prepayment: 12 Months Minimum Earned Interest

Deposits: None required for approval

Asset Classes: Commercial, Residential, Industrial, others on case-by-case basis

Markets: Nationwide with a focus on Metropolitan areas

FIX AND FLIP FOR REAL ESTATE INVESTORS

We offer fix and flip loans for commercial and residential properties, up to a maximum 75% of the renovated value. We will fund rehab projects provided you have the experience to complete the project.

Loan Types: “Interest only”: Construction (including Ground-up), and Renovation/Value-Add

Timing to Close: 2-4 Weeks

Loan Size: \$300,000 – \$2,000,000

LTC & ARV: Up to 75%

Rate: 1-1.5% monthly

Origination Fee: Start at 2%

Term: 1-3 years

Prepayment: 6 Months Minimum Earned Interest

Deposits: None required for approval

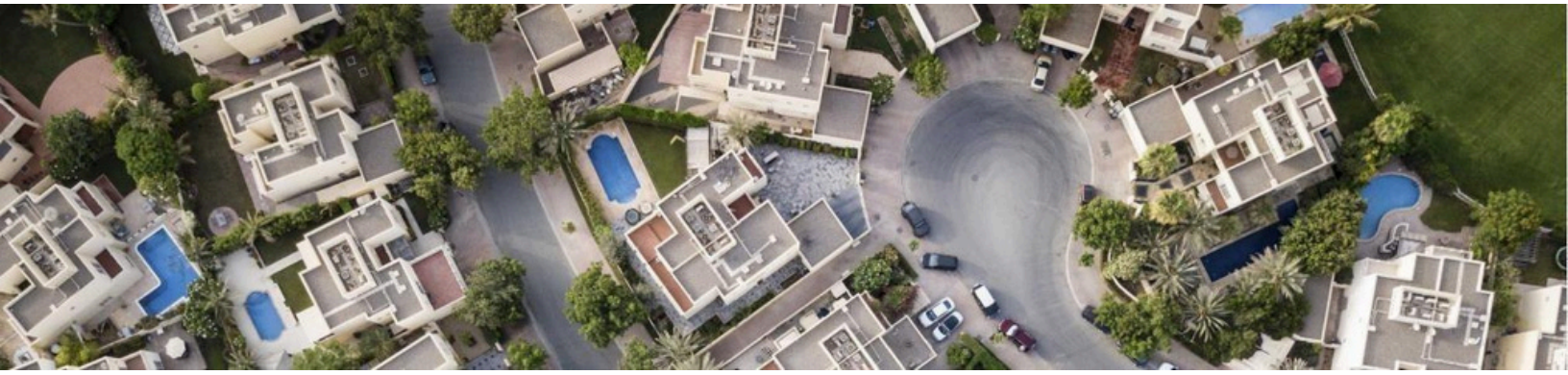
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Frequently asked questions

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Customer will pay a penalty which varies deal by deal

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TRUCK LOANS

GUIDELINES

- CLASS 7 - 8 TRUCKS "SLEEPERS": 3 YRS OR NEWER (CLASSICS UP TO 5 YRS)
- CLASS 7 - 8 TRUCKS "VOCATIONAL": 6 YRS OR NEWER
- CLASS 4 - 6 TRUCKS: BRAND NEW ONLY "WITH A FEW EXCEPTIONS"
- MINIMUM RETAIL PRICE: \$100,000 - \$1,000,000
- MINIMUM DOWN 25 - 40% (CASH/TRADE/COLLATERAL)
- INVESTOR 40% DOWN (NO SOCIAL OR CREDIT NEEDED)



HIGHLIGHTS

- NO PREPAYMENT PENALTY
- NO FICO MINIMUM
- NO MINIMUM TIME WITH CDL
- START-UPS ARE OK
- PAST BANKRUPTCY OK

EMAIL THE FOLLOWING THREE ITEMS FOR APPROVAL



CREDIT APPLICATION

WE WILL ACCEPT ANY CREDIT APPLICATION



TRUCK SPECS

MUST INCLUDE YEAR, MAKE, MODEL, MILEAGE, VIN, ENGINE



INVOICE

MUST BE ITEMIZED

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WHO WE ARE

MASSI ALLY is a direct lender to customers who have difficulty financing through traditional sources such as banks. Reasons for this could be insufficient credit, startups, bad credit, etc... Most of our deals get funded in the 30% down payment range which is generally the hardest barrier to cross for the deal to close. We do difficult deals and the customers' down payment is imperative to be in a good equity position on an asset. One of our biggest highlights is that our loans have no prepayment penalty and can be paid off at any time in the loan without future interest.

COMMERCIAL HEAVY-DUTY GUIDELINES "CLASS 7 & 8"

Deal Size: \$100,000 - \$1,000,000 Retail Price

Engines We Don't Finance: Maxxforce/A26

Mileage Restrictions: 400,000

400,00 Miles:	3 to 4 years term 4
300,000 Miles:	to 5 years term 5
0 - 200,000 Miles:	to 7 years term

CUSTOMER LOCATION

We finance deals in all continental USA.

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REQUIREMENTS FOR A FULL APPROVAL

- Application "we can use your application, if you have a credit report/score please send"
- Invoice
- Spec sheet with pictures

OPTIONAL FOR BEST APPROVAL: "NOT REQUIRED"

- 2 years tax returns
- 3 months bank statements

QUESTIONS TO ASK FOR BEST APPROVAL "NOT REQUIRED"

- Credit score estimate?
- Time in business?
- CDL years?
- Bankruptcy?
- First truck purchase?
- Highest limit on credit?
- Net worth?
- Repossession?

WHAT IS REQUIRED FOR FUNDING?

- Wire confirmation of full down payment "to dealer or finance company"
- Insurance
- Signed and notarized contract. Original must be sent
- Truck inspection

COMMISSION

- There is no cap on points/broker fee, however, points over 5 affect the down payment
- Commissions are calculated simply: (price of truck - down payment or security deposit x broker commission) example: \$70,000 - \$21,000 = \$49,000 x .05 = \$2,450 broker fee
- Default broker fee is 5 points unless otherwise stated on submission email

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EVERYTHING IS POSSIBLE

GUIDELINES

- NEW OR USED EQUIPMENT
- HEAVY DUTY 8 YEARS OR NEWER
- LIGHT DUTY 4 YEARS OR NEWER
- MINIMUM 20% DOWN
(CASH/TRADE/COLLATERAL)
- INVESTOR MINIMUM 40% DOWN (NO SOCIAL NEEDED)
- MINIMUM DEAL SIZE: \$80,000 - \$5,000,000

REASONS FOR DECLINE

- REPOSESSION IN THE LAST 5 YEARS
- CHILD SUPPORT DELINQUENCY
- OPEN BANKRUPTCY

HIGHLIGHTS

- **NO PREPAYMENT PENALTY**
- NO FICO MINIMUM START
- UPS ARE OK PAST
- BANKRUPTCY OK



EMAIL THE FOLLOWING THREE ITEMS FOR APPROVAL



CREDIT APPLICATION
WE WILL ACCEPT ANY
CREDIT APPLICATION



EQUIPMENT SPECS
MUST INCLUDE
YEAR, MAKE, SERIAL
MODEL, HOURS &



INVOICE
MUST BE ITEMIZED

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CUSTOMER LOCATION

We finance deals in all continental USA

REQUIREMENTS FOR A FULL APPROVAL

- Application "we can use your application, if you have a credit report/score please send"
- Invoice
- Spec sheet with pictures

Questions to ask for best approval "not required"

- Time in business?
- Estimated credit score?
- Highest limit on credit?
- Net worth?
- Bankruptcy
- Child support
- Repossession

WHAT IS REQUIRED FOR FUNDING?

- Wire confirmation of full down payment "to dealer or finance company"
- Physical damage with "XXXXX" as loss payee Signed and notarized
- contract. Original must be sent Inspection
-

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A FAMILY BUSINESS OWNERS

THANKS



MASSINetwork
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Massi Network
Jonathan Masiani
CEO

Miami Office (Headquarter)

7500 NW 104th Ave, Doral, FL 33178

California Office

6274 PEACHTREE ST, COMMERCE CA 90040

Texas

14500 Sam Hawken Rd

El Paso, TX 79938

108 W Main St

Hobbs, NM 88240

New Mexico

108 W Main St

Hobbs, NM 88240

Call Us: +17863065677

e: info@massinetwork.com

w: www.massinetwork.com



1 Corinthians 13:4 NIV

Love is patient, love is kind. It does not envy, it does not boast, it is not proud.



About our foundation
<https://godseven7.weebly.com/>