

PRIVATE PORTFOLIO LENDING



EMAC

MORTGAGE
FUND LLC



EMAC MORTGAGE FUND, LLC

PROGRAM CONTENT



- Private money investments
- Private money loans
- The lending process
- Underwriting
- Vehicles of the investment and qualifications
- Investment management
- Mortgage funds compared to Individual loan investing
- The future of private money investment



EMAC MORTGAGE FUND, LLC

PRIVATE MONEY INVESTMENTS AND INVESTORS



- Private money investments are when individuals and private non-bank entities make loans or investments to individuals and businesses.
- Individuals, LLCs, 401ks and other investment vehicles can be in these investments.
- These investments are nuanced investments that often pay a higher yield for non-conforming circumstances such as income documentation, credit and use of property factors.

EMAC MORTGAGE FUND, LLC

PRIVATE MONEY LOANS



- Loans made to an individual or business secured by real estate for non-consumer purpose.
- Risk assessment on these loans is based on the loan to value of the property.
- These loans pay a higher interest rate because banks will not make the loan.
- The borrower's income qualifications are the leading reason for a Private loan.
- Credit ratings and transactional criteria are the other leading reasons for a loan to go private.

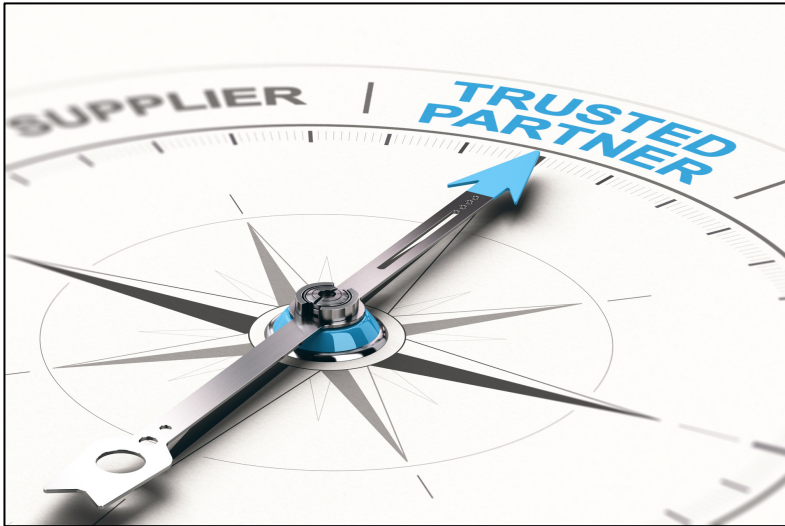


THE LENDING PROCESS



- We originate loans directly to the customers or through Mortgage Brokers.
- We process all loans in house to purify verifications.
- We order all appraisals or reviews in house.
- We order loan documents through a specialized legal service that is qualified for the transaction.
- We co-service the loan with a qualified loan servicing company.

UNDERWRITING



- We underwrite our loans based on a matrix of risk proportions established over **25 years of lending experience.**
- Credit, income and transactional risk are put against loan amount to property value.
- We value income generated by property over the credit of the owner.
- Construction Loans, Fix and Flips require 3rd party fund controls to mitigate risk.

EMAC MORTGAGE FUND, LLC

VEHICLES OF THE INVESTMENT AND QUALIFICATIONS



- Investors can invest in individual loans or a “pool” of loans.
- Investors can invest in a fraction of a loan where multiple investors are in one loan.
- LLC’s are often used to invest in a “pool” of loans. The profits and costs are shared among the members of the LLC.
- Reg D, 506C LLC Funds require investors to be “Accredited”.
- Other LLC memberships may not require investors to be “Accredited”.

EMAC MORTGAGE FUND, LLC

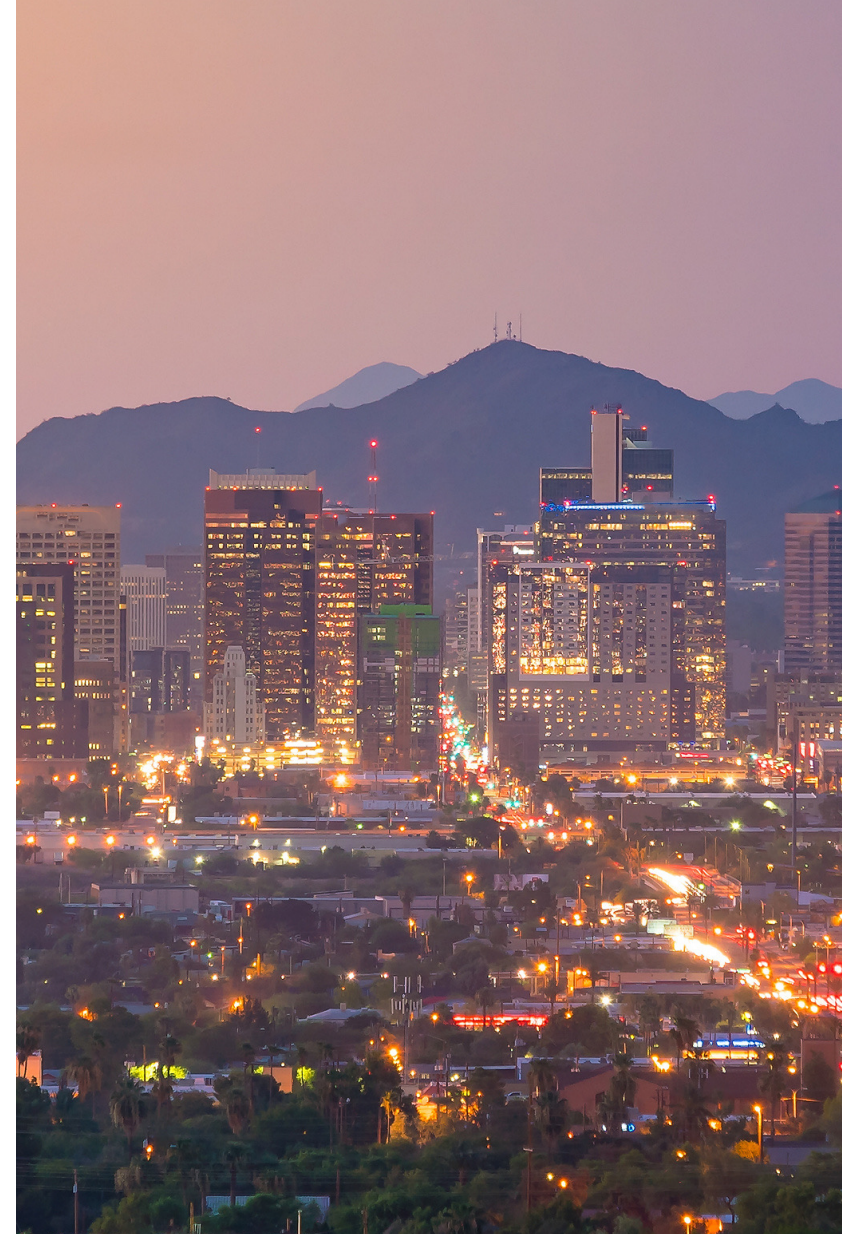
EXECUTIVE SUMMARY

EMAC Mortgage Fund, LLC is a California limited liability company managed by Creative Capital Group, Inc., a California corporation. The LLC will engage in business as a mortgage lender for the purpose of making loans to the general public, and acquiring existing loans, primarily secured by deeds of trust and mortgages on real estate throughout the United States. Through these activities, the objective of the LLC is to generate steady cash returns, not capital appreciation from holding and operating real estate assets. The LLC is offering Membership Interests which represent a financial interest in future mortgages to be made by the LLC.

The Offering:

EMAC Mortgage Fund, LLC is seeking \$25 million of equity capital with the following terms:

- **Offering:** Membership Interests
- **Target Return:** 8-9% Per Annum
- **Minimum Purchase:** \$25,000 (25 Units)
- **Maximum Offering Raised:** \$25 million



EMAC MORTGAGE FUND, LLC

MEET THE MANAGER



Matthew ("Matt") Murphree, Fund Manager

For the last 20 years, Matt has run his Mortgage Lending business as an entrepreneur in southern California where he has lent over \$160 million in Private Money and Portfolio Loans. After 17 years of providing an impeccable lending record to his investors, he established Emac Mortgage Fund, LLC. The idea of this mortgage fund is to give investors a diversified option and allow smaller investors to get involved in the lucrative investment of Private Money.

Prior to Emac Financial, Matt achieved Executive level leadership roles with multiple companies, including Weyerhaeuser Mortgage Company as a Regional Vice President for the Non-Prime division out of Chicago and Senior Vice President/National Sales Manager for Ocean Financial Services in Palm Beach, Florida in the Sub-Prime Lending Unit. He brings 26 years of National Credit Risk lending experience to this platform.

Matt is originally from the San Francisco Bay Area. He graduated from San Francisco State University with a B.S. degree in Economics. He proudly served as President of the Seal Beach Chamber of Commerce and is a member of the Seal Beach Lions Club

EMAC MORTGAGE FUND, LLC

PROFESSIONAL SERVICES TEAM



Duner and Foote is a full-service CPA firm based in Orange County. The firm was started by Mr. David Duner over 30 years ago and is currently operated by Mr. Derrick Foote as Mr. Duner's successor. Our firm specializes in the private money industry. We assist our clients in the private money industry with various value add services which include bookkeeping, DRE reporting, tax consulting and financial statement audits.

Duner and Foote is committed to providing close, personal attention to its clients and takes pride in giving clients the assurance that the personal assistance provided comes from years of advanced training, technical experience and financial acumen. Duner and Foote's continual investment of time and resources in professional continuing education, state-of-the-art computer technology and extensive business relationships is indicative of the firm's commitment to excellence.



FCI Lender Services, Inc. (FCI) is a leading national Private Money Servicer providing a variety of services for Lenders of any size, and is also one of the nation's oldest Specialty Loan Servicers. FCI has the distinction of being a national Servicer that is Rated by Fitch, with SOC 1 (SSAE 16) and MBA USAP audits assuring reviewed Compliance and Servicing Processes for your safety. Clients include Individuals, Private Money Investors, Non-QM Lenders, Investment Companies, Private Money Brokers, Hedge Funds, Credit Unions and Banks.

FCI is a California corporation founded in 1982 to offer California Foreclosure Processing and Loan Servicing to Mortgage Brokers and Private Investors. FCI grew rapidly through the acquisition of Loan Servicing and Foreclosure companies, including the transfer of over 2,000 private loans from Mercury Savings & Loan in 1988, and acquiring the Private Investor Division of Aames Home Loans with over 3,000 Private Investors in 1998. In 2002 FCI began expanding nationally and dramatically increasing its array of services for Private Investors, Hedge Funds, and Investment LLCs.



Geraci Law Firm, LLP Geraci Law Firm is the nation's largest law firm dedicated almost exclusively to the private/non-conventional lending space and is the leading legal resource for specialty lenders, asset-based lenders, private lenders, and non-bank institutions. Our legal departments include Banking & Finance, Corporate & Securities, and Litigation & Bankruptcy, offering lenders a vertically integrated suite of services while our Geraci Conference Line provides networking and educational opportunities to the industry at large.

EMAC MORTGAGE FUND, LLC

TARGET OPPORTUNITIES



Residential 1-4 units



Commercial Property (including apartments, stores, office buildings, etc.)



Buildable Lots



Residential Short Term (12 months or less)
Fix and Flip

STRUCTURE

Regulation D, Rule 506(c) offering: Membership Interest in EMAC MORTGAGE FUND, LLC

Rule 506(c) falls under Regulation D of the Securities Act and is an exemption from SEC registration for the offering of securities that allows a business to use general solicitation to attract investors. Investors in a 506(c) offering must be accredited investors who meet certain financial requirements that are reasonably verified by the offering company prior to sale.

EMAC MORTGAGE FUND, LLC

STRATEGY AND OPERATIONS OF THE LLC

The Offering

The LLC was formed by Creative Capital Group, Inc., a California corporation, that serves as the Manager of the LLC, to provide Investors with a real estate lending investment vehicle that seeks to deliver steady cash flow returns.

Investors in the LLC will be admitted as Members of the LLC and will receive units of Membership Interests in the LLC.

The LLC was designed to deny the Manager any share of the profits of the LLC unless and until it achieves the Preferred Return, a feature intended to motivate the Manager to focus on the bottom line.

No Load

The Manager is seeking to capitalize the LLC with approximately \$25 million of capital commitments.

The LLC was designed with no “front end load,” meaning other than eventually reimbursing the Manager for formation expenses, cash reserves and operating expenses, 100% of the remaining invested capital will be deployed in mortgages.

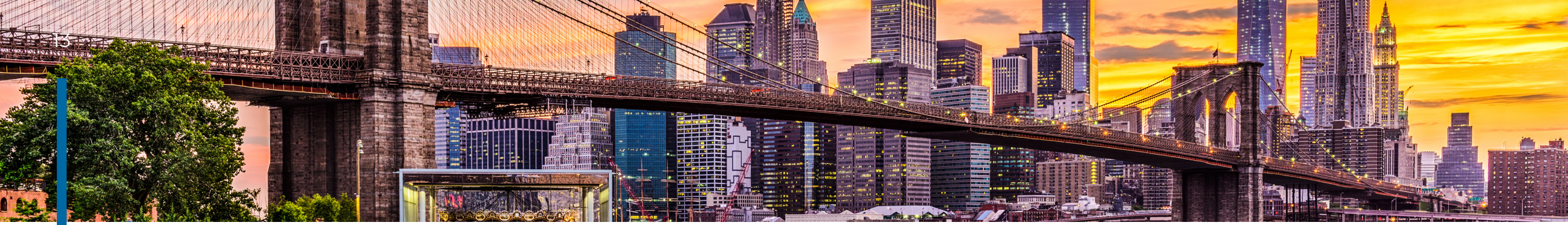
Low Overhead

The LLC was also designed to keep expenses at a minimum. No portion of the Manager’s overhead will be allocated to the LLC, although it will pay its own expenses for accounting, audit, legal, tax return preparation, loan commissions, borrowing costs, loan servicing and collection costs and LLC taxes. While the LLC will pay the Manager an Asset Management Fee each month, out of that fee the Manager will bear all executive management and other personnel compensation and all other overhead, such as rent, utilities, insurance, postage and office supplies.

Holding Title

The investments by the LLC will all be secured by deeds of trust or mortgages on real estate. The LLC will be vested on every promissory note and deed of trust or mortgage it owns.





EMAC MORTGAGE FUND, LLC

OUR LENDING CRITERIA

Product Types

- Single Family Homes for acquisition, construction, refinance and rehabilitation;
- Multiple Unit Residential Property for acquisition, construction, refinance and rehabilitation;
- Commercial Property for acquisition, refinance, construction and rehabilitation; and
- Subdivided residential or commercial buildable lots.
- Multi-state cross collateral

Priority of Mortgages

Primary lien securing each LLC loan will be a first or junior deed of trust or mortgage

Loan to Value Ratios

- Commercial Property (including apartments, stores, office buildings, etc.): 65%
- Buildable Lots: 50%
- Residential Short Term (12 Months or Less) Fix and Flip: 80%

Terms of Loans

Most LLC loans will be for a period of 1 to 30 years, with most in the range of 6 to 36 months

Interest Rates as low as 6.99%

Most LLC loans will provide for interest rates comparable to mortgage rates prevailing in the geographical area where the security property is located.



EMAC MORTGAGE FUND, LLC

OFFERING DETAILS

Sources

Equity Investment: \$25 million

Total Source: \$25 million - Leveraged to \$50 million

Uses

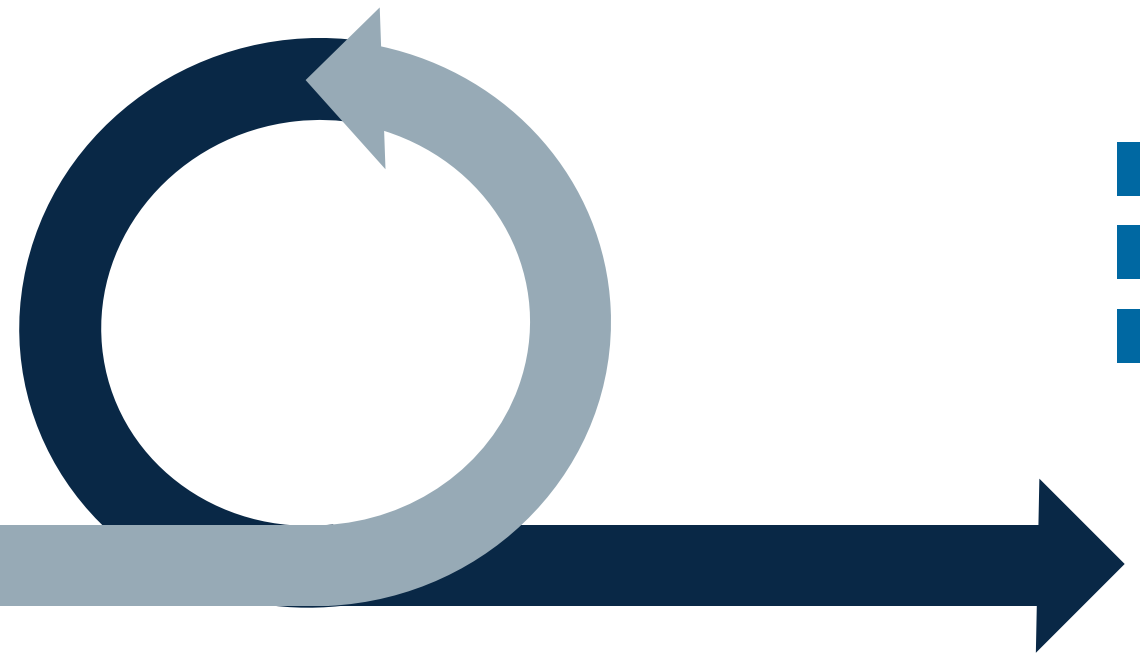
Loans to Borrowers*: \$1.8 million in loans in portfolio

**Details provided in Exhibit D.*



EMAC MORTGAGE FUND, LLC

SUCCESSSES TO DATE



The Manager has originated over \$130 millions of Portfolio and Private Loans in mortgages for a 17-year period. The Manager has accomplished the following that it believes will help position the LLC for success:

- In business since 1999 and successfully managed through the financial crisis that began in 2008.
- Over \$1 billion in Mortgage Loans since 2000.
- Strong investor retention and loyalty.
- Delivered a high yielding Trust Deed loan program to individuals, private equity, and institutional Investors.
- Created and delivered standards and procedures to support company operations and Investor communication together with third party loan services and loan reporting.
- Developed efficient investment analysis procedures and industry research capabilities.

EMAC MORTGAGE FUND, LLC

CLOSED TRANSACTIONS



Property 1

Loan Amount	\$300,000
Interest Rate	9.5%
CLTV	32%
Loan Term	2 Years
Location	Main Street Seal Beach, CA



Description

This is a line of credit to high quality borrowers on a prime property in the beach community of Seal Beach. The rents on the property are 4 times the mortgage payments, taxes and insurance.

Property 2

Loan Amount	\$1,875,000
Interest Rate	9.5%
LTV	48%
Loan Term	3 Years
Location	Temecula, CA



Description

New 1st TD to accommodate a PACE Construction loan where the owner is improving the property for anchor tenants. Borrower intends to take us out and PACE with a new SBA loan in 24 to 36 months. This loan is also cross collateralized on primary borrowers' residence. Borrower has good credit and assets.

EMAC MORTGAGE FUND, LLC

CLOSED TRANSACTIONS



Property 1

Loan Amount	\$495,000
Interest Rate	9.9%
LTV	45%
Loan Term	2 Years
Location	Seal Beach, CA



Property 2

Loan Amount	\$550,000
Interest Rate	9.9%
LTV	42%
Loan Term	2 Years
Location	Seal Beach, CA



Description

Business purpose cash out on non-owner SFR to assist borrowers on expansion of business. Excellent Credit. (Paid Off)

Description

Business purpose Cash Out non-owner SFR to assist borrowers on expansion of business. Excellent Credit. (Paid Off)

EMAC MORTGAGE FUND, LLC

CLOSED TRANSACTIONS



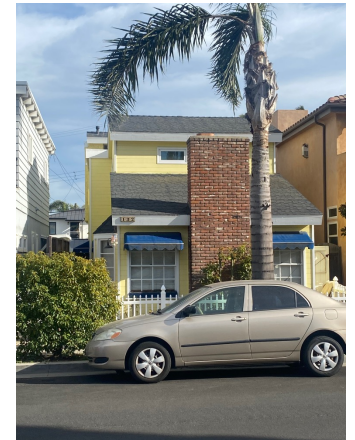
Property 1

Loan Amount	\$665,000
Interest Rate	9.75%
LTV	35%
Loan Term	2 Years
Location	Seal Beach, CA



Property 2

Loan Amount	\$175,000
Interest Rate	9.75%
LTV	35%
Loan Term	2 Years
Location	Naples Island Long Beach, CA



Description

Business Purpose Cash Out Cross Collateralized on two commercial properties and borrowers residence. Excellent Credit. (Paid off)

Description

Business purpose Cash Out. SFR. Excellent Credit. (Paid off)

EMAC MORTGAGE FUND, LLC

CONNECT WITH US



loanguymatt@gmail.com



www.emacloans.com



888-658-5626

350 Main Street #D, Seal Beach, California 90740

