



M O R T G A G E F U N D L L C

MANAGER OVERVIEW

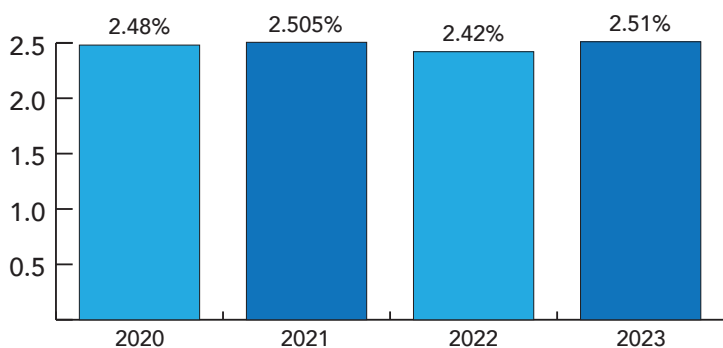
Emac Mortgage Fund 1 – Private Credit (Real Estate)

Background – Creative Capital Group Inc. (CCG) Started in 1999 with offices in Seal Beach as a Real Estate lending platform. The group originated and managed the servicing of private loans for a group of investors until 2018 where it established Emac Mortgage Fund LLC. CCG Inc. originates, processes and underwrites all loans and has earned an impeccable record with an emphasis of collateral based lending practices. The Manager directs all affairs which can include accounting, tax, legal and regulatory filings. Our team consists of seasoned lending professionals with a combined experience of over 80 years. The lead Portfolio Manager is Matt Murphree. The fund has paid investors over 8% annualized during the last four years in a historic low interest rate environment. We expect this number to approach 10% and upward later this year.

Strategy – Emac is a private, non-bank, asset-based lender providing short-term purpose, non-consumer and bridge loans to qualified owners in key markets with an emphasis in California. These loans are secured by 1st Trust Deeds on real property with emphasis on equity as well as personal and corporate recourse on each loan made. Our current weighted average loan to value is under 40% with an expected average to range between 40% and 65%. The fund has a target to maintain between 25-50 loans with a focus on commercial and multi residential properties. Emac generates stable income to its investors by charging the borrowers on a monthly basis.

Term – 24 months

Quarterly Rates



Volume Projections

