



Investee Program Overview

Thank you for your interest in the FMG Wealth Based Lending Program. Below you will find the core criteria for how we create wealth in the community while bringing about dynamic social change.

Phase 1: Candidate

1. ONE on ONE Meeting
 - a. Who are you?
 - b. Identification of the “Why”
 - c. Investee Requirements
2. Application

At the conclusion of **Phase 1**, the Investee must read a series of literature specific to the industry. Following the successful completion of the corresponding test(s), the investee will be indoctrinated into the FMG Wealth Based Lending Program.

Phase 2: Induction

1. Application Review
2. Sample **FMG** Contract based on Candidate Underwritings
 - a. Terms of Agreement
 - i. Loan Principal
 - ii. Payment/Non-Payment Overview
 - iii. Insurance
 - iv. Mentorship
 - v. Acquisition Guidelines
 - vi. Stabilization Probationary Periods
3. Completion of Financial Courses
 - a. Budget/Financial Planning
 - b. Insurance (In addition to what Contract includes)
 - c. Dos and Don'ts of Real Estate 101

4. Real Estate Practicum

1. How to assess building structures
2. Rehabilitation options
3. Costs associated
 - a. Materials
 - b. Labor
 - c. Mortgage
 - d. Taxes
 - e. Insurance
4. Discounts
5. Property Management
6. Connecting with Residents/Potential Owners
7. Responsible Ownership

At the conclusion of **Phase 2**, the Investee is now prepared to apply the content learned in phase 2. They will begin to search for a rental structure that aligns with the teachings of the courses. When they have successfully found an appropriate structure FMG will fund the rehabilitation of the structure to ensure the success of the student.

Phase 3: Internship

1. Find first Rental Structure
2. Purchase selected structure
3. Review/Sign **FMG** Contract
4. Renovate
5. Rent/Lease

At the conclusion of **Phase 3**, the Investee will determine if this process is something that interest them, if so we will proceed to Phase 4.

Phase 4: Stabilize

1. Budget Planning Course
2. Complete Stabilization Probationary Period

At the conclusion of **Phase 4**, the Investee will revisit **Phase 3**, for the acquisition of their next rental structure.