



PATHFINDERS INTERNATIONAL

We are a distressed asset investment consulting firm that maximizes your chances to succeed in real estate investments. We specialize in providing investors direct discounted purchases of secured notes from the distressed assets division of the banks or other distressed asset liquidators. The note's assets must be an income producing commercial property. We will assist the investor in the purchase of assets at 5% to 50% of the original appraised book value depending on the monthly yield for the purpose of holding power. The rental income shall be at an annual percentage rate of 10% or more of the purchase price of the note for the asset.

To avoid the cost of litigation, destruction of the secured asset, and the removal of quality income producing tenants or businesses we will negotiate a simultaneous agreement with the property owners so that the investor will receive full title, deeds, and any leases. This agreement will also insure the secured property, all fixtures, furnishings, equipment, and operating systems remain in full tact at all times during the transfer and requires full cooperation from a property owner for the transition of the transfer. For these conditions the investor will release the property owner of any deficiencies from the discounted purchased note. In some cases the investor will lease back the assets to the original owner at a fee to achieve the above stated yields.

These bank note transactions require the investor at minimum to place 10% of the purchase price with the bank at the time of the offer with 20 days to perform the due diligence and review all the bank documents. If all is satisfactory, you have up to an additional 10 days to purchase the note. Once bank approves the offer you have a total of 30 days to purchase the note from the bank. We assist in providing the documents, reviewing the properties, analyzing the businesses, check property tax requirements, and determine the income potential. In the event, the bank refuses the offer or the review is not acceptable all deposits are immediately refundable by wire transfer. Many asset liquidators auction off the asset and require full payment at time of sell.

If you are investing from a foreign country we will help setup an entity necessary to purchase the notes and secure the properties. For additional fees, we will structure both a legal and accounting package necessary to minimize your exposure and tax obligations. For those who are looking for a USA green card status, through an immigration consultant, we can structure the investment to achieve this with the proper investment opportunities. The fee for these services will be determined by the investor's requirements.

All bank documents including the bank note transfer agreement and the owner's agreements with all required documents will be reviewed by an attorney. The attorney will perform a title search and upon purchase provide the title insurance. The owner's agreement will be placed in escrow with the attorney to be released to investor contingent upon the investor purchasing of the bank notes. Once the bank receives the full purchase price, and all fees are paid as agreed by the investor the attorney shall record said documents necessary to secure the properties at the proper county record of deeds. These fees will be determined once offer is accepted.

Our basic consulting fee is charged to the investor in addition to the purchase price of the bank note and will vary based on the work required to secure the notes and the asset. A minimum fee of 10% of the purchase price of the bank note will be charged in an ordinary purchase. For an additional fee we will manage your properties and collect your rent.

We are not a securities company, registered as a financial institute, or real estate brokers. Our experience is in the development and management of real estate holdings.

Any investment is a risk and you must be aware we cannot guarantee its success.