



Markour Website, June 2019

Mission Statement

"Totally Committed and focused on providing unparalleled service, attention and performance for our borrowers and capital preservation and uninterpreted income for our investors."

The Company—

Markour Funding — Arizona's Elite Boutique Lender

where creativity counts

Markour Funding & Investment, Inc. is a privately held mortgage lender, asset management and advisory firm headquartered in Scottsdale, Arizona which specializes in fast financing for debt, equity, mezzanine and land bank on real estate projects in the \$100,000 to \$50,000,000 range. As a highly reputable, successful and growth-focused company we do decades of experience across the entire spectrum of real estate financing through Arizona, the Southwest United States and Mexico.

selected Areas of the United States

At Markour, we've created an exceptional business focused on delivering privately funded financing to a wide range of clients. Our proven diligence, impeccable operating standards and expertise help to ensure that the funding process will run more rapidly and reliably than any other company in that market.

We're proud of the incomparable personal service and years of combined experience we bring to each and every loan negotiation which enables us to mitigate risk and bring our clients and partners a fast and efficient closing process.

Mark Madkour

Lead by it's Founder and Chairman, who is a seasoned Mortgage/ Finance and Real Estate Development Specialist with 37 years of Entrepreneurial experience and 23 years in the Private Lender business, Markour has funded and facilitated over \$1 Billion in private money, equity, Institutional and Mezzanine loans and growing.

Real Estate Developer

Throughout United States

Our Objective—

Markour's Primary Conviction:



Markour identifies, engages and executes on a variety of investment opportunities in the ~~Southwest United States~~. In addition, we are dedicated to providing impeccable service that is free of the bureaucracy typically associated with lending institutions.

Our Services—

We provide premier short-term real estate financing in the twelve to twenty four month range. Our detailed oriented team analyzes, underwrites, inspects and reviews all facets of the loan transaction documentation. We also generate all escrows agreements and loan documents. Additional security may be required by personal guarantees from borrower. All account servicing is handled by a third party licensed/bonded account servicing agency to facilitate prompt and documented payments to investors.

Additional Markour Services
Bright Yellow other services
:MARKOUR DESIGN
:MARKOUR DEVELOPMENT
:MARKOUR CONSULTING
:MARKOUR ASSET MANAGEMENT
:KOUR CAPITAL II SECURED INCOME FUND, LLC.

Clients—

:BORROWERS

We'll deliver lending coordination that occurs without bureaucracy and red tape. We know that speed is of the essence and a day or two can sometimes make the difference between a successful deal or on that unravels. At Markour, we'll always go above and beyond the status quo to help ensure the success you're seeking.

:INVESTORS

We offer peace-of-mind deal coordination to reduce your risk and save your time, money and effort. Every account we handle is services through fully licensed escrow companies, and our agreements carry both the investor's and borrower's signatures.

Wat's more, our account servicing function collects payments, and provides investors with a regular summary of all statutory reporting and account status. With unprecedented return rates averaging 12% to 15% to our investors; we can proudly say that none of our clients have ever lost money in transactions.

:BROKERS

We pride ourselves on thorough service that begins with loan origination and extends through out the life of the deal, no matter what may be required. In this complex market, where seemingly insignificant details of a loan deal can sometimes threaten its profitability, our knowledge and diligence pay dividend to our broker clients.

Loan Programs—

COMMERCIAL

- Hospitality
- Retail / Strip Malls
- Storage
- Industrial
- Multi-family
- Assisted Living

CONSTRUCTION

- Hospitality
- Sub division build out
- Single family
- Retail
- Office/office condo
- Storage

RESIDENTIAL

- Non-owner occupied only
- Single family
- Town homes
- Condominiums
- Duplex

LAND

- Raw land
- Rolling option for lots
- Platted lots
- Fully improved lots

Contact—

[WEB FORM]

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Email: mail@markour.com

Curing Together.

[Handwritten signature]

*136 million
Downtown Scottsdale
Acquisition & Development
Loan Term 3 1/2 yrs*

Funded Projects, June 2019

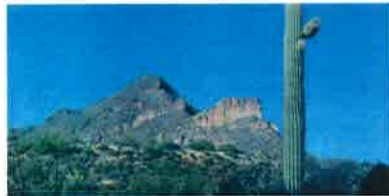
Condominium Development



Location: Scottsdale, Arizona
Loan Type: Acquisition and Improvement
Loan Amount: \$4,500,000.00
Loan to Value: 65%
Loan Terms: 12 Months

There were 19 units in the development that needed to be refinanced. The units are located in a prime area of Scottsdale with easy access to the 101 Freeway.

Apacheland Studios



Location: Pinal County, Arizona
Loan Type: No Cash-Out Refinance
Loan Amount: \$7,240,000.00
Loan to Value: 42.5%
Loan Terms: 12 Months

Refinance of a proposed 90 lot subdivision in Pinal County, AZ.

Luxury Office Condominium



Location: Scottsdale, Arizona
Loan Type: Acquisition and Improvement
Loan Amount: \$1,475,000.00
Loan to Value: 65%
Loan Terms: 12 Months

This loan provided acquisition financing and provided the borrower with a tenant improvement line of credit to complete the build out. The office condominium is located in a great location with visibility from both sides of a major intersection.

Hassayampa



Location: Prescott, Arizona
Loan Type: Purchase/Const. Funds
Loan Amount: \$2,250,000.00
Loan to Value: 69%
Loan Terms: 18 Months

Purchase money on 3 lots and construction funds for 2 spec homes in Hassayampa Village golf community.

Kingman 8-Plex Apartments



Location: Kingman, Arizona
Loan Type: Cash-Out Refinance
Loan Amount: \$415,000.00
Loan to Value: 50%
Loan Terms: 12 Months

Cash-out Refinance of an 8-Plex Apartment Development in Kingman, AZ.

Rio Rancho



Location: Rio Rancho, New Mexico
Loan Type: Cash-Out Refinance
Loan Amount: \$850,000.00
Loan to Value: 46%
Loan Terms: 18 Months

Cash-out refinance on forty six vacant lots in Sandoval County, New Mexico.

*Dawn Town Scottsdale
Acquisition & Development
Loan Term 3 1/2 yrs
136 million*

Retail Center



Location: Phoenix, Arizona
Loan Type: Refinance
Loan Amount: \$300,000.00
Loan to Value: 22%
Loan Terms: 12 Months

Borrower requested a small loan to complete improvements on the existing building. The property consists of a Class A retail building and three additional commercial pads.

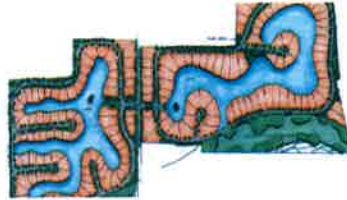
Condominium Development



Location: Mesa, Arizona
Loan Type: Refinance
Loan Amount: \$2,625,000.00
Loan to Value: 65%
Loan Terms: 12 Months

This borrower came to us in need of a refinance on a small apartment complex that had recently been converted into individual condominiums. The property had been completely remodeled and is located nearby the Chicago Cubs spring training facility.

Baselake Land



Location: Buckeye, Arizona
Loan Type: Refinance
Loan Amount: \$3,500,000.00
Loan to Value: 39%
Loan Terms: 18 Months

Purchase of a 284 acre assembly of land in Buckeye, AZ. for a proposed residential subdivision.

Residential Lots



Location: Casa Grande, Arizona
Loan Type: Purchase
Loan Amount: \$2,000,000.00
Loan to Value: 65%
Loan Terms: 12 Months

A developer needed funding to acquire a fully improved subdivision in Casa Grande. The borrower is very experienced and has had great success with this product type.

Maricopa Towne Center



Location: Maricopa, Arizona
Loan Type: Refinance
Loan Amount: \$750,000.00
Loan to Value: 58%
Loan Terms: 12 Months

Borrowers needed a one year refinance on a newly built office/retail center that is fully leased. The property is one of the few commercial developments in Maricopa.

Hontech



Location: Chandler, Arizona
Loan Type: Cash-Out Refinance
Loan Amount: \$225,000
Loan to Value: 49%
Loan Terms: 12 Months

This loan was a cash out refinance on an auto repair facility in the heart of Chandler. The additional funds were used for improvements to the property.

Horseman Park Commercial Land



Location: Scottsdale, Arizona

Loan Type: Refinance

Loan Amount: \$2,100,000.00

Loan to Value: 60%

Loan Terms: 12 Months

This property consists of 3.67 acres of commercial land adjacent to Westworld in a prime area of Scottsdale. The site has been approved for two 15,000 square foot office buildings.

Solis Scottsdale

Scottsdale Canal Development is creating one of the world's most luxurious environmentally friendly, urban resorts in the heart of Scottsdale, Arizona.

The \$620 million development will be a world class destination and one of a kind landmark, devoted to an absolutely incomparable array of amenities and services;



Scottsdale Canal Development

COMMERCIAL LOAN APPLICATION		MARKOUR FUNDING AND INVESTMENTS, INC.				
BORROWER INFO						
BROKER (if applicable)						
BORROWER NAME						
MARITAL STATUS						
VESTING (Company Name)						
EMAIL ADDRESS						
PHONE #						
MAILING ADDRESS						
SS#						
DOB						
EXPERIENCE LEVEL* (check box)	HIGH	<input type="checkbox"/>	SOME	<input type="checkbox"/>	NONE	<input type="checkbox"/>
<i>*If Borrower has past experience with a similar project, please include a list with past project info</i>						
COE						
ESCROW CONTACT INFO						
TRANSACTION INFO						
Investment Property/Business Purpose?	Investment	<input type="checkbox"/>	Owner User	<input type="checkbox"/>		
Loan Purpose	Purchase	<input type="checkbox"/>	REFI	<input type="checkbox"/>		
Plans for Property?						
COE						
Notes						
PROPERTY INFO						
ADDRESS (city and zipcode)						
APN/Parcel #						
PROPERTY TYPE	OFFICE	<input type="checkbox"/>	INDUSTRIAL	<input type="checkbox"/>	RETAIL	<input type="checkbox"/>
PROPERTY TYPE	OTHER	<input type="checkbox"/>				
ZONING						
Parcel Size						
Is property fully leased? (please email rent roll or indicate business purpose)						
PHASE 1? (if yes, please include)						
UTILITIES TO PROPERTY? (which services?)	SEWER	<input type="checkbox"/>	SEPTIC	<input type="checkbox"/>	CITY WATER	<input type="checkbox"/>
PICTURES (If no Costar/Loopnet pictures please email over some pictures)	COSTAR	<input type="checkbox"/>	LOOPNET	<input type="checkbox"/>	EMAILED	<input type="checkbox"/>
PURCHASE PRICE						
IMPROVEMENT COST TO DATE (if a REFI)						
IMPROVEMENT COSTS TO BE SPENT						
ESTIMATED CURRENT VALUE						
ESTIMATED IMPROVED VALUE						
CURRENT LOAN AMOUNT						
CURRENT LENDER (name & contact info)						
LOAN REQUEST AMOUNT						
If CASH OUT REQUESTED, USE OF FUNDS?						
EXIT STRATEGY	SELL	<input type="checkbox"/>	REFI	<input type="checkbox"/>	PAYOFF	<input type="checkbox"/>
LOAN TERM REQUESTED (Months)	6	<input type="checkbox"/>	12	<input type="checkbox"/>	24	<input type="checkbox"/>
NOTES						

ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned represent to Lender that all the info provided is true and correct and that any intentional or negligent misrepresentation of this info may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that have been made on this form. The loan request pursuant to this application ("the Loan") will be secured by a Deed of Trust on the property. This will be an investment property and the property will not be occupied by the Borrower and if it while the property is secured by the Deed of Trust, the loan will be considered in default and will be immediately due and payable. Borrower also agrees to allow Lender to run a background and credit check it is necessary to approve the loan.

Borrower's Signature / Date _____

Co-Borrower's Signature / Date _____