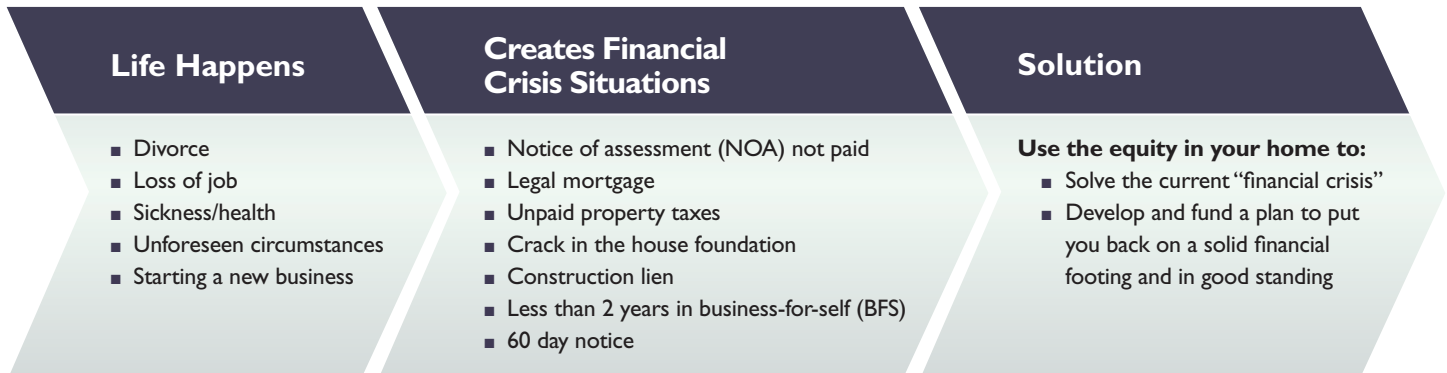




PENTOR SHORT TERM MORTGAGE SOLUTIONS



Funding to Achieve your Goals™



Steps to Solving the “Financial Crisis”

1. Build your “Power Team:

- Mortgage Broker (quarterback)
- Private Lender
- Real Estate Agent
- Notary
- Lawyer
- Trustee

2. Identify Problem

- Lost my job and fell behind on the mortgage payments which led to a 60 day notice and now no bank will refinance me- will lose my house.

3. Identify Causes of the Problem

- Cash flow dries up
- Too much debt with high interest rates strangling cash flow
- Credit score too low
- Too much debt hurts credit score

4. Create Budget

- Determine how paying off high interest rate debts will improve cash flow
- Good vs bad debts
- Discipline

5. Credit Repair Plan

- Pay off certain debts
- Lower balances on certain debts
- New credit card

6. Remedy the “Financial Crisis”

- Pay off the cause of the “financial crisis” (ie. 60 day notice, legal mortgage)
- Debt consolidation

Impact of Not Resolving the “Financial Crisis”

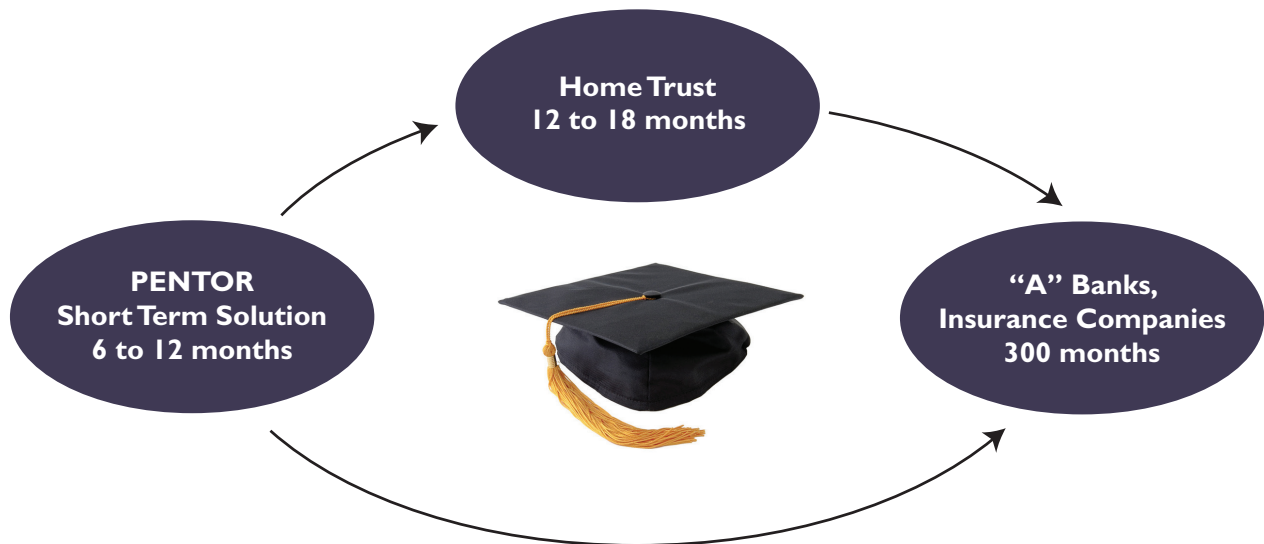
- Lose your home
- Lose your equity in the home
- Long term blemish on your credit report
- Possible judgments leading to seizure
- Loss of credibility
- Serious family pressure
- Shame



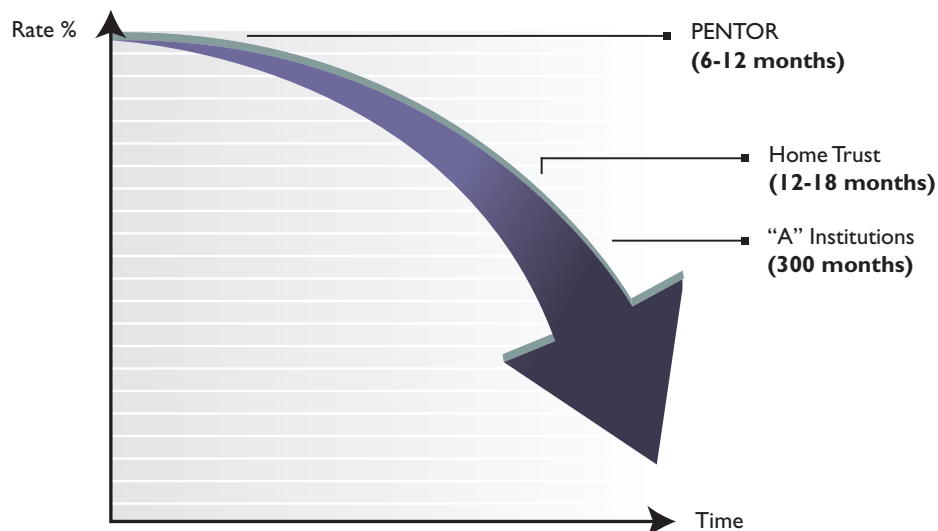
■ The Residential Mortgage Market



■ PENTOR's "Graduation" Strategy



■ How to Lower Your Long-Term Cost of Borrowing with PENTOR





PENTOR Finance

New Paradigm in Private Lending

- ✓ **Affordable**
- ✓ **Transparent**
- ✓ **Ethical**
- ✓ **Easy to do business with and to get a deal done**
- ✓ **Funding**
- ✓ **Sufficient funds**
- ✓ **Legitimate source of funds**
- ✓ **Get deals done - no one left hanging**
- ✓ **Promises are kept**
- ✓ **The borrowers will be treated with professionalism when there is a default**
- ✓ **Focus is on repayment and “graduation”**

Broker's Contact Information:



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