Day of Development Part IX UN-LOCKING THE MONEY CODE

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CONSUMER

- FICO 680 or better
 - Experian TransUnion Equifax
- W2
- 25% Interest
- 1040

Rating	Range
Excellent	850 - 750
Good	749 - 720
Acceptable	719 – 660
Uncertain	659 - 620
Risky	619 -

CORPORATION

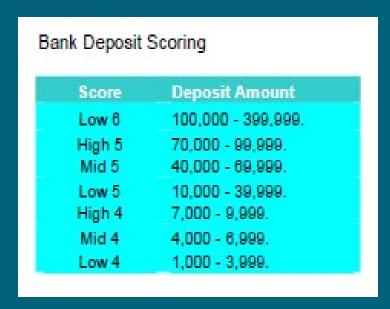
- PAYDEX 80 or better Payment Index
 - Dun & Bradstreet
- W9
- 12% > 6%
- 1120

PayDex scores range between 0 and 100

Score	Payment
100	Anticipate
90	Discount
80	Prompt
70	15 days beyond
60	22 days beyond
50	30 days beyond
40	60 days beyond
30	90 days beyond
20	120 days beyond

BANK

SCORING



- LevelOne 2.5K
- KEY BANK 25K
- Blackstone 2.25mil.
- Reg. D Res. 25mil.

• UNDERWRITING

- Saving
- Checking
- Certificate of Deposit
- Assets
- FICO

CAPITAL

- Intellectual (surround yourself with smart)
- Emotional
- Political (Elected Officials/Public Policy)
- Financial (Cash)
- Wealth (PNW)

CODE (How you living)

- 401K
- 529
- 1040
- 1031
- W2

- 408D3
- 7702
- 1041
- 1035
- W9

ORDINARY

EXTRA ORDINARY

ST. LOUIS

- BCLI (Non-Profit)
- Gershman (RELA)
- Twain (CDFI)
- Rahill (PACE)

CREDIT UNIONS

- Michigan First / Michigan Business Connection
- Navy Federal
- USAA
- TIAA
- PennFed

BUSINESS

- Age 5yrs >
- Business Acct. Saving \$4,001. 91 days
- Business Checking \$10,000. > 181 days
- DNB Payment Index (PAYDEX) 80
 - 100K corporate credit no SSN or PNG

WEALTH

- Will \$350K
- Trust \$3mil
- Family Office \$30mil.
- Destiny Trust \$100mil. (South Dakota)
- Sovereign Wealth Fund
- Income Tax 35%
- Capital Gains Tax 20%
- Carried Interest Tax 15%

LOANS

- HUD 108
- HUD 224d4
- HUD 312b
- SBA 504
- USDA 515

BANKS that LEND

- Level One Bank \$2.5K 630 FICO
- Key Bank \$25K 660 FICO
- TCF/Chemical \$250K 680 FICO
- Finance of America (Blackstone Inv Bank)
 - 50K Leverage 1X10 \$2.5mil. 650 FICO
- Mbank / Live Oak Bank (8a)
- Canadian
 - CIBC/Private Bank Canadian Imperial Bank Corp
 - TD/Commerce Bank Toronto Dominion
 - BMO/Harris Bank Bank of Montreal

ASSOCIATIONS

- ABA https://www.aba.com/
- OBA https://www.icba.org/
- NBA https://www.nationalbankers.org/
- AAPL https://aaplonline.com/
- CCIM https://ccim-mi.com/index.php
- RELA http://www.rela.org/home/
- CDFI http://cdfi.org/

SOURCES & USES

- You have to get to 100% Capital Stack
- LTV 60% 80%
 - ABA CBA
 - NBA CDFI
- ETV 10% 20% [CASH/PNW]
- PACE 10%
- GRANT 1% 10%
- DSCR 1.1% 1.5%
- IR 3.75 15%
- FICO 630-720 (Developer Confidence)

PROGRAM GOAL 10K profit

- Setup Land Bank Acct hopefully 50%
- Setup Level One Bank acct get 2.5K
- Find Own it Now house DLBA
- Use NFHB list for buyer
- Setup Corporate Credit
- Fix property in 60days
- Use DHMF to sell retail
- Flip for 100% profit AAPL MMCA

STEPS TO SUCCESS

- Level One Bank 2.5K
- Key Bank 25K
- Chemical Bank 250K
- Finance of America 2.5mil
- Reg D Resources 25mil

LOCAL ENVIRONMENT

- Chemical buys TCF
- First Merchants buys Monroe Bank & Trust
- Credit Union One buys Hantz Bank
- Flagstar buys WellsFargo Michigan
- Fifth Third buys MB Financial
- Huntington buys First Merit
- Turducken;
- Level One buys Ann Arbor buys Birmingham
- BB&T buys SunTrust

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