



Investment Offering

Summit Capital Management



Disclaimer



- This pre-offering summary document of a potential real estate investment does not constitute an offer to sell, or a solicitation of offers to buy securities. This document is intended only to provide an initial summary of proposed investments, and the terms and conditions which are subject to change at any time. Private offers and sales of interest, if and when offered, will be made in accordance with the terms and conditions of a Confidential
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Company Overview

- Summit Capital Management LLC (“SCM”) is an independent, privately owned real estate capital management firm that was founded in 2008 and has grown into a regional leader in the private investment real estate lending market.
- Summit Capital Management has lent private capital to its investors in excess of 50 Million dollars since its founding.





Company Overview

- Our extensive experience with the small investor has enabled us to cultivate and sharpen a well-defined balanced lending strategy that combines high character borrowers with high grade investments in areas where the sponsors own significant real estate assets.
- Every sourced deal is within a 15 miles radius of properties that are owned by the sponsors, which protects the company and investor in the unlikely case of a default.
- SCM is seeking debt investors to invest in loans in Massachusetts and Rhode Island.





Summit Capital Management History

- Summit Capital Management was started as an investment vehicle to fund real estate acquisitions for the sponsors of company. The sponsors have a long track record of investment success, including the successful development of over 300 small to medium size projects in the metro South and Southcoast areas of Massachusetts and Rhode Island.
- The majority of the wealth accumulated by the Sponsors was derived through the successful implementation of their real estate investment strategy over the last 17 years, a track record that includes never defaulting on a mortgage and never losing money on a real estate investment.



Investment Criteria



Property Type	Multifamily, Single-family, Commercial Property
Loan Size:	\$100,000-\$500,000
Target Leverage	65-70% LTV post renovation
Average Loan Duration	194 days
Average Rate of Return	15%
Locations	Boston Area South to Providence RI



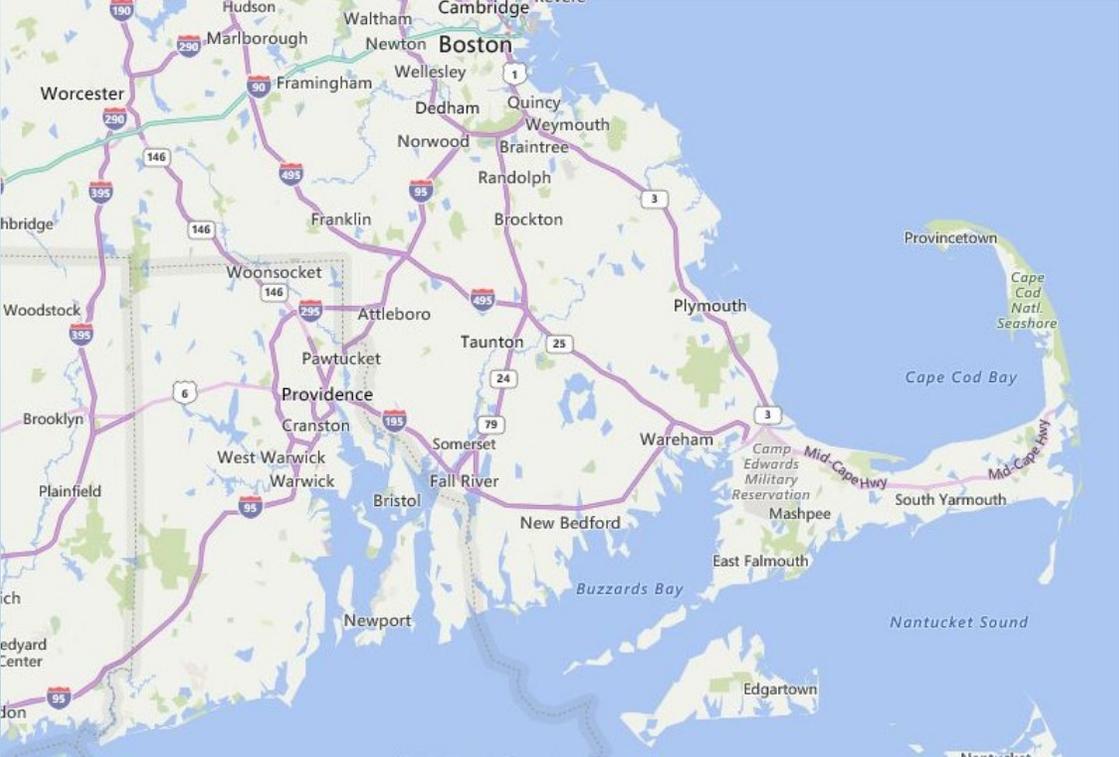


Ownership and Structure

- The Sponsors and Principles of Summit Capital Management LLC, own 100% of the company and have personally invested a substantial amount of the firm's equity. Prior to the formation of the Summit Capital Management, the sponsors worked together to acquire and stabilize a residential and commercial portfolio consisting over 500 units in the areas in which Summit Capital Management now lends.



Lending Areas



Investor Terms



Minimal Investment	\$100,000
Annual Rate Tiers (Interest Paid Quarterly)	\$100,000-\$400,00 = 8% \$500,000-\$1,000,000 = 9%
Liquidity	Available after 3 years*
Fees	No Asset Management, acquisition Financing, refinancing or disposition fees

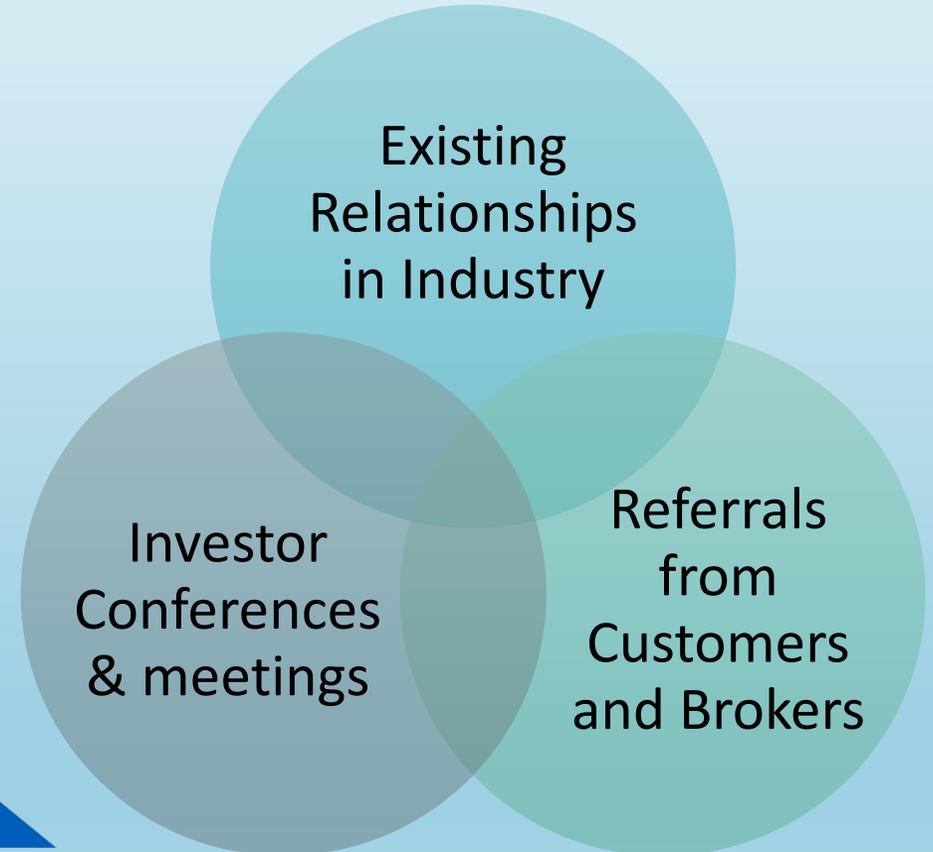
*The payment will be made 25% upon the election to liquidate, and the 25% per quarter until repaid in full.



Customer Pipeline



- How we connect customers and investors.
- Relationships
- Referrals
- Investors



Management Team – Chris Gallo



- Chris Gallo brings over 17 years of real estate, sales, marketing management experience with early stage and large companies. Mr. Gallo has managed multiple Real estate start ups with a focus on acquisitions, financing and asset management.
- Mr. Gallo currently lives in Wrentham, Massachusetts with his wife and two children.



Management Team Mark Fossella

- Mark Fossella brings nearly 17 years of real estate and financial management experience as both an investor and operator. His real estate experience includes acquisitions, asset management and front end and back end financing.

