



Investment opportunities can come in many shapes and sizes. Attractive investments mitigate as much risk as possible to the potential investor. We have an opportunity that is very creative in structure, which eliminates almost all the risk of providing financing.

We are seeking \$1 mm in mezzanine debt financing.

The use of funds will be \$1 mm for growth capital for 4TK, Inc. Detailed financial Information on 4TK Consulting & Investments, Inc. and Mark Griggs is available [in this link](#).

As security for providing the loan, the investor would have (a) a 1st lien position in 4TK for \$1.0 mm; and (b) a life insurance policy, which has a face value of \$1.0 mm – information on this policy is outlined below.

This opportunity could provide a very generous interest rate based on interest only payments, payable monthly, with a three or four-year balloon payment of the principal.

However, IBH is open to most any reasonable terms that an investor would like to propose.

The Life Policy is structured as follows:

- \$1,000,000 issued in 2003 by The Travelers (Met Life) – For Joyce Howard as the insured (75 years of age in 2003). In 2017 the insured is now 89 years of age.

TOTAL POLICY VALUE IS \$1,000,000 . . . more detailed information is available [in this link](#).

MARK GRIGGS IS 100% OWNER OF THE POLICY AND THE BENEFICIARY.

AS PART OF THE \$1.0 MILLION LOAN TERMS, MARK GRIGGS WILL TRANSFER HIS 100% OWNERSHIP IN THE POLICY AND 100% BENEFICIARY ENTITLEMENT TO SAID POLICY TO LENDER AT CLOSING.

PLEASE NOTE THAT ON SOME OF THE DOCUMENTS PERTAINING TO THE MET LIFE POLICY, IT INDICATES “TRAVELERS” OR “BRIGHTHOUSE FINANCIAL” AS THEY ARE ALSO OWNED BY MET LIFE.



4TK Consulting and Investments Inc. was incorporated in Kansas in 2003 and is taxed as a Sub-Chapter S corporation. The company makes financial investments and provides financial planning and other financial services. The estimated current value of the Company is \$5.126mm. The estimated value is derived by computing the present value of an annuity made up of a gross revenue income stream for five years discounted at a 4% yearly interest rate. A pro forma or an abbreviated profit and loss statement is set out below for the twelve months ended December 31, 2016:

Revenues	Operating Expenses	Net Income
\$1.15mm	(\$474k)	\$676k

Founder: Mark Griggs

Mark Griggs has over 20 years of experience as a serial entrepreneur and is well-known and highly regarded throughout world of domestic and international business for his ability to recognize unique opportunities, thrive within diverse business cultures, and successfully complete transactions. Mr. Griggs began his business career by working in his family's business in New Orleans.

In 1990, Mr. Griggs launched "The Dugout", a chain of sports bars located throughout the state of Louisiana. It was here where he first learned the skills to navigate the ever changing landscape of a highly regulated industry. He successfully sold The Dugout in 1994.

In 1995, he purchased a franchise from Altracolor which he subsequently sold in 1996, in order to start a hail damage repair business that serviced most of the continental United States. Two years later, Mr. Griggs sold this business to his partner in order to dedicate more time to his family.

In 1998, learning quickly how to navigate the highly regulated gaming industry, Mr. Griggs founded "KNOT International Gaming", an online casino and sports book located in Antigua. This company (which later changed its name to "ISC"), was scheduled to go public on the AIM Exchange (London, England), but was cancelled due to the events and aftermath of 9/11. In 2005, Mr. Griggs ultimately sold ISC to Sporting Bet, PLC at a substantial profit.

In 2010 Mr. Griggs Founded BGG SHOPPING Inc. He developed the software and business model for a successful online market place to sell overstocked merchandise and returned merchandise for pennies on the dollar. Mr. Griggs has also been a successful Oil and Gas Investor for the past 12 years.

In 2002, Mr. Griggs formed "The Mustang Softball Academy", a not-for-profit 501(c)3 corporation dedicated to the development and coaching of girls between the ages of 8-18. Since its inception, this program has afforded many girls the opportunity to develop both athletic and real-life disciplines and qualities that have enabled them to go on to successful college careers. Mr. Griggs lives in Wichita, Kansas with his wife and 4 daughters.

CEO: Carlos Malespin

Carlos E. Malespin has over 30 years of executive management experience in a variety of industries that has enabled him to live and work in Europe, Asia, Central and South America, and the Middle East. Mr. Malespin has extensive knowledge and experience in operations, legal and sales and marketing in the private sector and working in a regulated environment to introduce new products requiring government approval.

Prior to entering the private sector, Mr. Malespin was the Manager of The World Economics Section of The Central Bank of Nicaragua and as such, he was responsible for exchange rate monitoring, reporting on global economic developments, and serving as the Bank's representative to the Multilateral Trade Negotiations ("GATT"). From 1985-1998, Mr. Malespin was the International Vice-President for The McIlhenny Company, the owners of TABASCO brand pepper sauce. As such, he was responsible for all sales and marketing activities of TABASCO in 130 countries, worldwide. Mr. Malespin was responsible for managing three regional offices (located in Japan, Singapore and Switzerland), and through these offices, he managed a network of distributors, agents and licensees.

Between 1999-2002, Mr. Malespin was the President and CEO of ISC Entertainment (formerly known as "KNOT International Gaming"), an internet gaming company based in Antigua. After this company was sold to Sporting Bet, Plc, Mr. Malespin became a partner in ACM & Associates, an international consulting company with clients in the United States, Latin America and Europe.

In 2006, Mr. Malespin was named President and CEO of Equus Hospitality, a subsidiary of 4TK, Inc. This entity owns interests in casinos and slot machine parlors in Mexico.

Mr. Malespin has a post-graduate degree from The Catholic University of Louvain in Belgium and has been a guest lecturer on International Business at Georgetown University, The University of Virginia, Tulane University, Loyola University, The University of Louisiana at Lafayette, and The American Graduate School for International Management.