



# Bundle

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 for two companies with an enormous amount of upside potential.

**We are seeking \$6 mm in mezzanine debt financing for two projects. An equity kicker or warrant is also possible.**

The use of funds will be (a) \$3.5 mm to acquire and expand a 30-year old, \$10mm per year company, **Company Y**; and (b) \$2.5 mm for a growth capital loan for **4TK, Inc.** Information on each company is accessible in the links herein below.

**PDF's for Company Y and 4TK Consulting & Investments, Inc. :** For information [click this link](#)

An investor, or investment group, could simply provide the loan proceeds directly to IBH. However, IBH would actually prefer that the investor simply provide a Standby Letter of Credit (SLOC) to a bank with whom we have a relationship through our partners Onyx Capital Management in Dallas, Texas, which would allow an investor to not have to come cash out of pocket to participate in this opportunity.

As security for providing the SLOC, the investor would have (a) a 2nd lien position in Company Y for \$6 mm; and (b) a 2nd lien position in 4TK, Inc. for \$2.5 mm; and (c) 3 life insurance policies, which have a face value of \$4.5 mm – information on these policies is outlined below.

**The 2nd lien positions would only be subordinate to the primary bank's 1st lien positions.**

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

However, IBH is open to most any reasonable terms that an investor would like to propose, including a possible equity kicker. Following, is a summary of the life insurance policies:

**Three (3) Life Policies are structured as follows:**

- **\$3,000,000 issued in 1999 by Lincoln Financial Group** – For Mary Ann & Ernest Pund as insured (67 years of age in 1999). In 2017 the insured are now 85 years of age
- **\$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.
- **\$500,000 issued in 2001 by Security Mutual** – For Judith Teichman as the insured (71 years of age in 2001). In 2017 the insured is now 87 years of age.

**TOTAL POLICY VALUE IS \$4,500,000** ([more detailed information is available in this link.](#))

MARK GRIGGS IS 100% OWNER OF ALL THREE POLICIES AND ON ONE POLICY HE IS THE SOLE BENEFICIARY. ON THE OTHER POLICIES MARK IS A 90% BENEFICIARY, THE OTHER 10% BALANCE OF THE BENEFITS WILL BE ASSIGNED TO MARK UPON THE CLOSING OF THE POLICIES.

AS PART OF THE \$6 MILLION LOAN TERMS, MARK WILL TRANSFER HIS 100% OWNERSHIP IN ALL THREE (3) POLICIES AND 100% BENEFICIARY ENTITLEMENT TO SAID POLICIES TO LENDER AT CLOSING.

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