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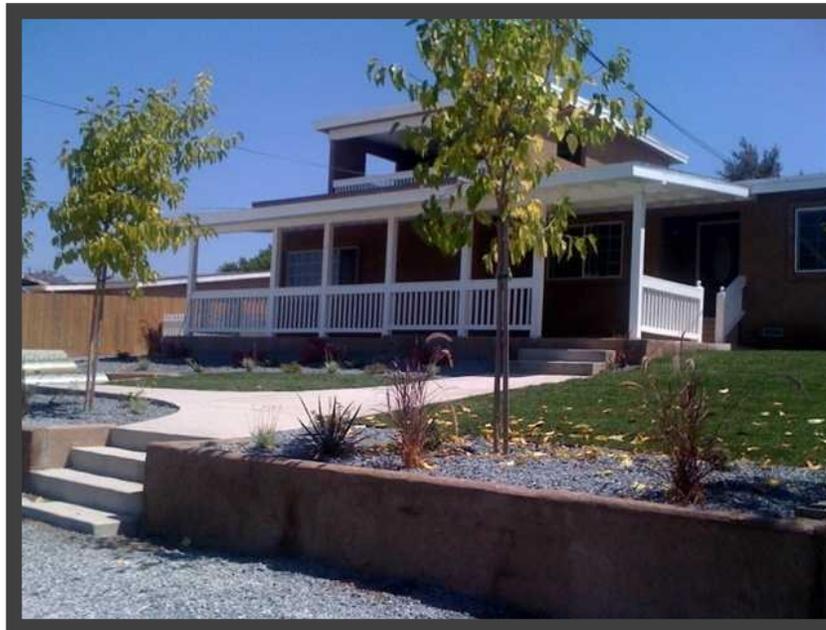
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## Who Are We?

CCFG Investments is a privately held real estate finance and investment firm that provides alternative financing solutions for real estate investors, developers, and investment property owners. Since inception in 2004, we have been actively originating, underwriting, and funding hard money loans. Within the past few years, we have successfully funded over 20 million loans to private investors. Founder Craig Cecilio has been in the business funding these loans for over 12 years and through CCFG Investments, continues to offer a range of innovative transactional solutions addressing diverse needs for our separately managed clients.

CCFG Investments mission is to demonstrate our commitment through accountability, transparency, and personal service. By earning the trust of our clients, they provide us with the opportunity to let them rely on our ability to immediately underwrite each loan submission and offer creative funding solutions.



# Why Lend With Us?

## Experience, Creative Solutions, and Trust.

Craig Cecilio has established a significant presence and notable reputation through CCFG Investments within the state of California. We have accomplished this demeanor within the real estate industry through establishing strong relationships with our clients. We understand the frustrations that clients have by the lack of flexibility among traditional lending institutions. From building these relationships within our extensive business network, CCFG Investments has accumulated resources to make the process between buying and selling hard assets simple and efficient. By helping us help you, we can provide services that focus on quality over quantity, and thus, can serve to be mutually beneficial for both parties.



## Market Conditions.

There has been speculation that there will be steady, but minimal growth for the state of California's economy and its real estate market for 2013. Between 2011 and 2012, California had the second fastest job growth rate in the nation behind North Dakota averaging just above double digits. This is substantial considering California still has one of the highest unemployment rates in the nation. Nevertheless, the economy is starting to show signs of positive change through, for example, California's unemployment rate. Averaging at just over 10% in 2012, there is speculation that it will drop to high single digits as we close out 2013.

One of the fundamental reasons why the economy and real estate are making positive progress is a direct result of the Bank REO Market (Real Estate Owned). Within the past 4 years, there has been a 40% drop in the amount of bank-owned homes that account for total home sales. As REO properties flooded the market, a basic case of economics happened; that surplus of homes for sale became a shortage. In other words, a glut of bank owned homes that were selling at incredibly low prices, diminished the value of regular homes on the market. Having that said, now that that cheap inventory is slowly being liquidated, the value of the regular homes on the market is starting to grow again. Due to a slow and steady appreciation of housing prices, sellers have been regaining their equity.

To be more specific, California's median sales price is expected to rise 5.7% from \$317,500 in 2012 to \$355,000 this year. That's up 37% from February 2009, when the statewide median price fell to a low of \$245,320. Even though we are expecting another year of transition, it is apparent that we will see positive changes for housing prices as a whole. Without a significant increase in inventory or an easing of stringent lending criteria that have made it difficult for even qualified buyers to get a mortgage, 2013 will have growth, but it will be steady given that there are no negative shocks to the system.

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*Information source: California Real Estate magazine—issue Jan/Feb 2013 under article “GSE Reform, Dodd Frank, Bulk Sales, and Other 2013 Wildcards.”*

## Featured Investment Transaction.

**Property Address:** 6295 Scimitar Drive, San Diego, CA 92114

**Property Type** Single Family Res.

**Bed/Bath** 3 bed 2 bath

**Built In** 1928

**Sq Ft** 2,767

**Lot Size** 16,710

### **Investor Summary:**

#### **Acquisition**

*Purchase Price* \$90,000

*Rehab Costs* \$162,000

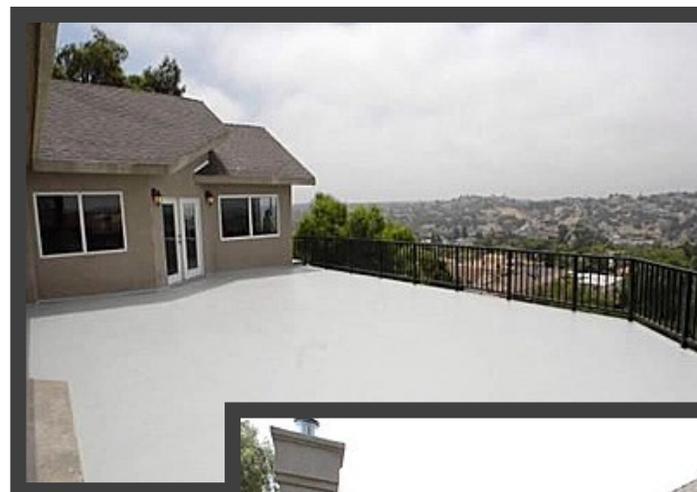
**Capital Requirement** **\$252,000**

*Sale Price* \$365,000

***Disposition Proceeds*** **\$113,000**

## Investment Summary:

Distressed Asset was purchase from seller in bankruptcy and home had liens in excess \$720,000. Asset was also a construction abandonment and had several issues with the City of San Diego. We made an offer of all cash for \$90,000 the day after Thanksgiving when no other offers were made. We rehabilitated the property to FHA standards and sold to a first time homebuyer.



## Fund Manager Biography

### Mr. Craig Cecilio, President/Principal

Mr. Craig Cecilio is the senior managing partner of CCFG Investments LLC, a California limited liability company organized in 2013 for the primary purpose of acting as the manager of the Fund. He currently serves as the CEO and lead operations advisor for CCFG Investments, a firm he founded in 2004 focused on the investment of residential and commercial property assets. Mr. Cecilio remains active in overseeing day to day investment and development activities. He has exercised his expertise in funding hard money loans for over 12 years and has been actively licensed for over 15 years. Mr. Cecilio is a natural self starter dedicated to achieving results. Within the past four years, he also founded Trident Homes Urban Redevelopment that specializes in buying, selling, and flipping homes. Mr. Cecilio graduated at University of Colorado at Boulder.

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