



Pura Vida

CAPITAL GROUP

**Funding Guidelines
Program Information**

The Solution

Pura Vida Capital Group is a solution based funding program, with a focus on construction/development funding, throughout the US, Canada, Central America, the Caribbean, and other locations case by case.

PVCG is a direct lender thru various entities based on location, and we underwrite, process, and review internally. Funding is based on many factors, but the focus is always, a quality project, in the right location, with the right development team from the Developer to the Architect/Engineer, General Contractors, Project Management and Review.

Direct Fund means just that. We are not brokers, and we are not representing third party funds. Our capital is derived internally, and our lending is decided by our team, period. PVCG is the check writer, the underwriter, the decision maker, and your Funding Solution.



The Program

PVCG funds projects based on clear and concise guidelines available on our web site at www.pvcapfund.com.

PVCG works with experienced owners/developers that have invested equity into their project. They have a resume to support the submission, equity at closing determined by the project, location and required funding. They have a team to bring it all together ending in a successful project.

We readily admit we are looking for the best developers, in the best markets, with the best Projects.

Our underwriting verifies every detail of a project, and our third party inspection firms, support both PVCG and you and your team. From the land and title, thru zoning, permitting, site plans, utilities, appraisals, feasibility analysis, construction and operating budgets, proformas, holding period and exit strategy.

Our goal is to offer aggressively priced funding, a common sense approach, and a clear process that all parties understands, and agrees to, resulting in a completed project that is successful, and an investment that is profitable for all.



Typical Funding Process

Funding programs include debt, interest only debt, joint ventures and lines of credit. We work with you to determine the best approach, and create the best program for you and your project.

We are lenders, and all programs require a cash down payment at closing, an approved budget, proformas, and monthly cost projections to match in a standard draw schedule.

Underwriting is industry standard, typically takes 2-4 weeks based on the info you provide, and closing is possible in 30-60 days.

Our process starts with a simple submission form submitted to the Funding Group operating in your location. Once we have reviewed that submission, we schedule meetings or calls, to review the project, our underwriting process, that ends with a closing. Underwriting will definitely include a site inspection, face to face meetings with borrower and team, with full verification from A-Z.

As a Direct Lender, we do not believe in ‘upfront fees’ and do not charge for submissions, processing or underwriting. We get paid at the closing, from the loan. We accept direct submissions from developers, and professional brokers.



For Every Circumstance, We Have A Solution

Our program can be customized for large-scale developers with multiple projects, groups of projects in a specific sector/geography, or for qualified developers with unique situations/projects/strategies/concepts.

We frequently have special programs available for specific sectors or geographies that may offer a lower down payment and higher LTV in a joint venture with Pura Vida and designated funds set aside for the program. If so, we can discuss in the submission process.

We appreciate the time you have taken to review our information. Pura Vida is ready to discuss your project, requirements and unique situation.

Project submission forms are available at our website for download, at www.pvcapfund.com and you can always email us at info@pvcapfund.com with questions or information requests.

Office: 855-783-3863 or 588-PVF Fund

Email: info@pvcapfund.com

Website: www.pvcapfund.com

Submission Forms and Guidelines can be downloaded for your convenience



<p>PVFunds US & Costa Rica,</p>	<p>EFI Mexico Office Carlos Ruiz</p>	<p>PV Funds Los Angeles Office Christopher Pecoraro</p>
<p>PV Funds Panama</p>	<p>PV Funds Columbia Office</p>	<p>PV Funds Caribbean Office</p>

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Pura Vida Capital Group is not a United States securities dealer or broker, or U.S. investment adviser. Pura Vida is not a financial institution under current United States banking regulations and operates as a private lender solely for our debt and joint venture programs, for real estate projects and for renewable energy projects globally under a clearly set parameter and funding guidelines. All products and services discussed/advertised outside of that geographic area are provided within the context of correspondent relationships between clients and Pura Vida Capital Group.

The information and funding program contained herein is subject to market changes at any time prior to closing without prior notice to the reader or client.

