



Creative Realty and Financing, LLC.

Donna Allison
Acquisition Manager
www.creativerealtyandfinancing.com
720-331-8630

*The company
of choice.*

Creative Realty and Financing, LLC.

Mission Statement

To acquire “opportunity properties” that have either favorable equitable interest or are income producing and to be able to maximize profit on these properties through the following options...

- A) Quick sale to other investors/buyers and sell them “as is”.**
- B) Rehab the property for maximum profit and sell as close to retail as possible while keeping holding costs in mind.**
- C) Rehab the property for holding purposes by placing a tenant, thus creating residual monthly income.**
- D) Rehab the property for “Lease Purchase/Rent to own” or land contract/owner finance the property at full retail price creating residual income with backend profits.**
- E) Purchase some properties via land contract/owner financing when beneficial creating additional monthly income. In turn, then provide a lease with purchase option to the tenant.**

Creative Realty and Financing, LLC.

Creative Realty and Financing, LLC - (Our Real Estate and Mortgages)

CRF specializes in assisting investors in purchasing, managing, developing and selling real estate properties nationwide. CRF has assembled a team of brokers, property management personnel, legal, title experts, and all of which are supported by our headquarters office.

CRF has formed a network with other top professionals throughout the U.S. to insure access to the best investment properties. CRF can meet all the investor's needs in acquiring, managing as needed and selling real estate.

We provide real estate opportunities that create multiple scenarios to help meet the varying needs of individuals that want to accrue wealth through real estate ownership. CRF offers a variety of investment real estate opportunities that can be selected individually or combined to generate the right solution for most every investor.

Creative Realty and Financing, LLC.

CRF Property Management, LLC - (Our Property Management)

Purchasing the property at the best price under the right terms is making the property a successful investment. Equally important is operating the property in a manner to insure that the income is maximized, and the property is maintained in a safe and attractive condition. CRF offers its client a continuing relationship by managing the client's asset. CRF will either manage the asset or supervise another professional property management firm; using controls to insure the income and property are not mishandled.

CRF Construction and Remodeling, LLC - (Our Development Participation)

Development and renovation projects can help produce the biggest returns in real estate investments. Outstanding double-digit annual returns are again not uncommon. CRF will also consider being the working joint venture partner in development projects. CRF will assign the investor partner a priority position as to return of capital and profits.

Creative Realty and Financing, LLC.

CRF Property Locators, LLC - (Our Acquisition Team)

CRF has properties in states from the Pacific to the Atlantic Oceans and from the Canadian to the Mexican borders Hawaii and Alaska to investors from all over the globe. We are associated with the premiere investment brokers throughout the country, and have instant access to properties and pricing information anywhere in the United States.

A key to successful property acquisition or sale is insuring that the property is as represented. No purchase or sale is consummated until you have completed your due diligence you inspect the homes or buildings, the documents and title are examined and approved by your qualified real estate attorneys, and the rents and expenses verified by your accountant. The client places no funds or property at risk until you the client are fully informed regarding the property to be acquired and/or the property to be sold or exchanged.

CRF Real Estate Investors, LLC - (Our Investors)

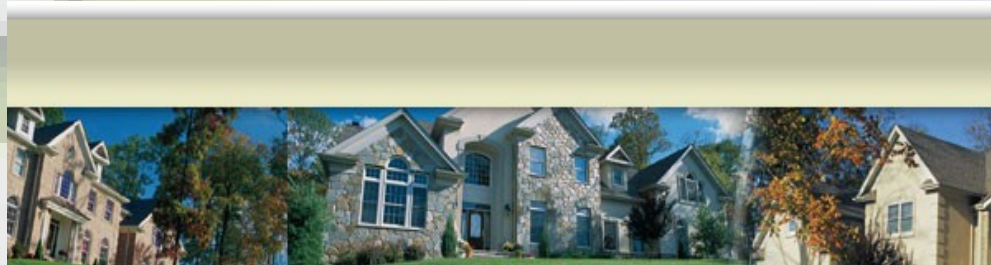
CRF will consider Joint Venture partnerships as partial owner on some deals as the operational partner with the client. A typical CRF participation would give the investor a priority position as to income. CRF will not participate in sale or rental profits until the client has received an agreed upon annual return on his investment.

Creative Realty and Financing, LLC.

About US

Creative Realty and Financing, LLC stands above many firms based on its commitment to serving the best interest of the client and knowing the value of outstanding customer service. It views each client as family and stands above the average garden variety real estate firms. Our Services go far and beyond what the average real estate or consulting firm have to offer. We serve as a valuable resource to accountants, banks, clergy, developers, entrepreneur, financial planners, investors, real estate sales agents, and many others within the real estate industry.

CRF was founded by Donna Allison with a team of real estate, technology and investment professionals with decades of experience and uncompromised integrity, which brings innovative financial products and leadership to a rapidly growing marketplace and is poised to become the nation's leading lender to buyers and real estate investors.



Creative Realty and Financing, LLC.

Whether you are an experienced investor or a first time buyer, I can help you in finding the property of your dreams. Even if your credit is horrible we can get you into a home. We offer Seller Financing, Lease Purchase, Rent to Own/Lease Options with no credit program nationwide in all 50 States. If you want to be a homeowner but your credit is bad contact us today!

You have found the place to get your real-estate investing off the ground, whether you are a rehabber, wholesaler, or a turn-key investor. This is truly a one-stop shop, as we have it all. This is a place where buyers can come to get a great deal or to get the money to make their deal happen. It is also where you can make contact with real investors who are prepared to provide real estate investors with real estate coaching on deals nationwide in all 50 States.



CRF Property Management

It's Simple: We buy well selected houses and we sell well selected houses! But, that's just the beginning. With every purchase by an Investor, we provide the following:

Warranty Deed

Title Insurance

Real Estate taxes prorated to the date of closing

That's a great start and any investor can buy a house and do what they want with it.

CRF has a huge interest in the performance of this property and that's why we created the incentive of ten percent (10%) of all funds collected.

We are going to screen potential buyers from the view point of an eventual refinance. We will keep the deal and create the desire within to say in touch with the credit repair company and the mortgage company.

CRF Property Management

In summery, here's what we will provide:

Change locks.

"For Sale" signs on house and throughout the community

Internet marketing

Inspection report on property

Photos of property

National Call Center

Credit repair for occupant, if required.

Assist with refinance

Online reports to investor and homeowner/occupant

Automatic sweep of net fund to investor's accounts

Handles any complaints, repairs, correspondence

Pays the real estate taxes direct or allows investor to pay

Pays the homeowner's insurance or allows investor to pay

What CRF Gets:

Monthly Management Fee

Ten percent (10%) of all funds including future sale proceeds or refinance.

We cannot guarantee anyone's success or guarantee a specific rate of return. However, you have our guarantee that no one will work smarter to achieve the desired result of making money for everyone involved and creating homeownership opportunities for those who would not otherwise have them.

CRF Construction & Remodeling

CRF specializes in all phases of commercial and residential construction and renovation teamwork. professionalism. Dedication. When we buy homes for our programs, we do a complete remodeling on all the homes.

These are benchmarks that we live by. Our unique ability to assemble a custom team for each project allows CRF to complete the work on time, on budget, and with quality standards that are consistently far above industry averages.

Our team members are expertly trained, and are constantly improving their skills through continuing education and experience. They pride themselves in constructing a high-quality building, while maintaining a job site that is professional, efficient, clean and safe for the team and visitors alike.

As a professional team of general contractors, our professional staff of designers and craftsmen includes Remodelers as well as Carpenters who can give your project that special touch. It is important to us that our customers are satisfied, and since more than 80% of our business comes from referrals, we make that our top priority. We work on a wide range of projects, both large and small, giving each the time and attention it deserves. When you work with us, you can be confident knowing your project is in the hands of true professionals.

CRF Construction & Remodeling

CRF Green - LEED Steel Homes -

It is the Mission of CRF Lifestyles Homes has been a leading Green build integrator for attainable housing. We start with recycled steel at the core of our building system for a stronger, safer structure and the finished exterior is coated with space age ceramics (like the space shuttle heat shield) for maximum energy savings and a longer lasting home.

“Today 39% of all the energy consumed in the US is used by ‘buildings’. That compares to 33% for industrial uses and 28% for the entire transportation sector. Lighting, heating, cooling and water heating make up the majority of the energy used regardless of building use.” By US Green Building Council 07/28/08.

CRF is a new construction building component and home improvement “ECO IMPROVE” Company offering every homeowner the integrated, energy saving, CRF logically friendly home improvement products to enhance their property value and monthly energy savings. CRF LifeStyle Homes (ECO) offers CRF IMPROVE insulating retrofit coatings to reduce the homeowner's use of HVAC energy by as much as 50%. Adding the CRF LowZ windows that block 97% of all heat transmission will result in savings up to 60% on HVAC! With HVAC being an average of 60% of the home owners monthly energy bill CRF puts money in the homeowners pocket from day one.

CRF Construction & Remodeling

It is the Mission of CRF Lifestyles -

IMPROVE every building on the planet starting with one home and business at a time. -IMPROVE system is all about bringing every home up to Energy Star green and LEED standards in energy efficiency, water quality and saving, fire retardant safety and air quality. Every home should be an energy saving, healthy and safe place to live, thus an CRF LIFESTYLE HOME! It is our goal to bring awareness and educate the public of their responsibility to their family, mankind, and our planet, via a nationwide sales team and advertising on interstate highway signs, television target commercials, infomercial programming and the Internet through our website. Our advertising and marketing leads will offer the sales people a great new opportunity in income, thus we expect to attract the best sales people looking for the next green income opportunity.

ECO = EVERY CITIZENS OBLIGATION! LIFESTYLE = to have the best environmental living conditions in their HOMES - The CRF GREEN BUILD AND ENERGY CONSERVATION INDUSTRIES are the industries of the 21st century and beyond. They say timing is everything in business and with the government giving tax credits and grants to everyone from low income to industry to CRF retrofit their homes and business buildings, NOW is the time to expand CRF LifeStyle Homes to your area. The home improvement and retrofit business is full of small local contractors just like you who need to move into the Green Rehab and Home Improvement. CRF offers the contractor the training needed to succeed in the Green Build revolution. Though there are many small home improvement contractors in the market place, very few if any have the name branding, the mission and the product buying power to match the marketing experience, product integration, and corporate partnership of CRF.

CRF has a great team of professional businessmen, builders, and developers running the operation and they are ready to take it to the next level with your help in your zip code.

CRF Property Locators

CRF Property Locators, LLC arranges the Private Buying and Selling of REO packages for clients. Our REO Specialist bring our qualified CRF clients through our strong relationships with real estate brokers and smaller real estate investors nationally we are an asset in creating liquidity for our Clients, Pension Funds, Hedge Funds and various Institutions. We are direct with banks, brokerage firms, various private holders and institutions as well as REO compilers that are offering REO packages privately on a national scale.

Each REO package is obviously different as each REO holder is different and we can work with Qualified CRF Clients that are seeking to purchase REO Packages ranging from US \$1 Million and higher per package. Our goal is to establish longstanding relationships with our clients and the Institutions that we work with. We save our clients the headache of having to sift through mountains of old and circulated offers, we take the guess work out of equation and work towards closing multiple deals for our clients the right way.

We are very selective on which clients that we represent that are interested solely in the purchasing of NPN and REO Packages / Bulk REO Properties.

CRF also has the ability to create an exit strategy for those clients that are interested in acquiring the REO's and selling off the nonessential assets.

CRF Rentals, Apartments & Hotels Opportunity

Our Low-Risk, High-Return, Investment Opportunities

Our SFR, Apartments and Hotels Programs we will show your investment dollars massively multiply and grow several ways. Producing passive, collateralized, high yield returns. We will also show you how investing in our investment opportunities out-performed other investments when comparing returns and collateral. Now you too can easily have access to the very same private investment opportunities. You can become apart of our program by simply using (re-positioning) your IRA's, Keoghs, 401Ks, CDs, or any other assets. Some of which can be done tax free!

Investing in SFR, Apartments and Hotels... and the abundant wealth it brings to those that have the drive,systems, knowledge and team to make these investment opportunities a reality. You will have access to great resources and mentoring to help you the fastest way to build wealth. With our program you will be an investor/owner of real estate properties. We will use our extensive knowledge, experience and passion in creating these investment opportunities a reality and put it to work for my "Investors".

SRF Rentals, Apartments & Hotels Opportunity

SFR, Apartments and Hotels investing is still the best way to create long-term cash flow... and to build a strong and stable foundation of financial predictability. Today is the best time to start investing in SFR, Apartments and Hotels investment properties, with the elimination of sub-prime mortgages forcing more and more renters to stay long term renters which drives demand, among other indicators show us this is a very stable time to make the leap into Rentals SFR, Apartment and Hotels investing. Now you have the key to stabilized, high yield returns~

Ask Yourself these questions?

Do You have the capital to invest, but not the time or expertise?

Do You watch your investment portfolio go backwards?

Do You want the security knowing your investment dollars are secured against a real asset?

Do You like your retirement account to grow faster?.

Do You want to work with a passionate experience real estate investment company that can provide the needed hard-work and plan to make this a success?

Do You want all of the benefits of owning Rentals investment properties such as SFR, Apartments and Hotels?

If any of the above describes you, then join us today~

Rentals SFR, Apartments & Hotels Opportunity

Here's why I focus solely on SFR, Apartments and Hotels and why now is the smartest time to join my investors Rentals, Apartments and Hotels Ownership:

The record number of foreclosures has forced once homeowners into renters. This is a number that will continue to increase. This means we will have a steady supply of renters and a possible increase in demand which equates to increased rents/value. Increased lender guidelines means fewer individuals will qualify for home loans for many years to come. Which means less renters converting to home ownership.

We control the value of the SFR, Apartments and Hotels, We know how to increase the value of SFR, Apartments and Hotels and use a time tested system to produce the same result time and time again, which leaves total control up to our team. With SFR, Apartments and Hotels, we buy at below market prices and we buy with more then enough cash flow on day one to pay all the expense and still provide the huge predictable returns.

Our plan on improvement and appreciation is just a cherry on the top! We leave nothing up to chance. All of these factors will increase DEMAND for SFR, Apartments and Hotels. Increased demand will increase the income of the properties which in turn increase value and puts more money in your pocket!

CRF Real Estate Investors

Welcome to CRF Real Estate Investors, LLC !

Our Investor Network - Where Real Wholesale Deals Are Found

We are Professional Real Estate Investors and those just starting out, this has been designed to help you promote and grow your business. Our Investor Network provides a marketing platform for the purchase of REO properties and property administration. We will only market REO Properties that have clear title and the seller must provide title insurance and with all taxes paid.

Our Property administration is the key to your financial success when buying REO properties. Once you give us a house to administer for you, we will work together with our property managers to find a buyer and put them under Contract for Deed or Lease Purchase Program.

Our purpose is to assist you to find an end user for an immediate sale or put the new buyer in the property under a Contract for Deed or Lease Purchase Program. We use online property management software that allows you, the investor, to see your account online each month. Net profits are automatically deposited into your bank account.

**Wholesale
Deals**

CRF Real Estate Investors

CRF has taken the mystery out of REO investing and only supports companies that have obtained consistent, reliable results. Typically, real estate has been the safest haven for investors, and home ownership is synonymous to the American Dream.

For many, this dream has turned into a nightmare! The current economic collapse, which is fueled by the housing downturn, has affected all of us in some way. Jobs have been lost, businesses shut down, disposable income gone as we wait on the new inflation.

In the midst of chaos is always opportunity. Our Investor Network has sought out the buyers of bulk real estate portfolios and a servicing company to provide investors with money making opportunities. The real estate landscape has changed dramatically in the last few years and even though there will be plenty of losers, there will also be winners if you ACT NOW!

Our goal is to get inventory from credited REO bulk sellers that must provide title insurance, have no back real estate taxes, provisions for swap outs and performance-based income.

Buying properties is easy, but you really make your money on the administration of your portfolio. Over the years, we've observed many well-intentioned investors only to watch them lose their investment due to economic condition or bad property administration. There is plenty of opportunity for those who are ready to take action - now!

CRF Real Estate Investors

CRF Real Estate Investors, LLC. is a privately owned and to provide small, mid-size and mature private and public companies with corporate development and finance advisory services including management consulting in merger, acquisition, divestiture and capital placement transactions.

In addition, CRF offers commercial real estate services through our network of domestic and international real estate professionals. We focus on developing successful relationships between domestic companies and investors and compatible foreign entities. One of our objectives is to achieve long-term appreciation for all parties as we maximize domestic and foreign business opportunities through our business entities.

Our network of professional associates worldwide provides a wide range of services for investors and businesses in the U.S. and abroad. Our principals and associates have broad, direct, domestic and international business experience in various industries and disciplines.

CRF has the entrepreneurial approach to business that is necessary in today's competitive domestic and international market place. We help our investors to achieve their business goals. And finally, companies and investors may benefit from participating in one or more our organizational programs by enlisting in one or more of our offerings or services.

Working With US!

Working With Us

Real estate investing can be quite intimidating in this current market and there are many challenges and issues to consider. Selecting the right investment market is critical. We know what markets will produce the best profitable opportunities. Working with bulk sales and financial institutions, gives us intimate knowledge of what is happening behind the scenes in the real estate market.

As experienced real estate investors, we can take the guess work out of the current investment market. We have been buying and selling real estate for years. Some of the most important factors in being successful in this market is finding and buying the right properties, in the right areas, at the right prices and with the appropriate team of people to execute a profitable resolution.

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www.crfconstructionandremodeling.com

www.crfpropertylocators.com

www.crfreinvestors.com

Investment Opportunity

Investment Opportunities

We have several investment opportunities investors can select from and/or combine for maximum results and wealth building.

Income Producing Investments-

There are three major reasons for buying income producing real estate: cash flow, appreciation and tax benefits. We buy income properties with cash flow and appreciation potential at the best possible negotiated prices and terms fitting your overall investment objectives. We mainly focus on multi-family units, apartment buildings, strip malls, etc. These properties are usually located in targeted markets and locations we have researched and tracked. These areas are chosen because they have strong rental rates and great future appreciation potential within 2-5 years. Due to our relationship with banks we now have access to deeply discounted foreclosed commercial properties with instant equity upon purchase. The future appreciation and instant equity that will be gained from properties purchased now is exciting and makes this market unique.

Short Term High Yield Investments-

Buying and selling the right investment properties for profit requires research, time and knowledge of the current real estate market. We focus on low risk secure investment opportunities that will generate high returns on your investment. Developing direct relationships with financial institutions have allowed us the ability to acquire lucrative real estate opportunities around the US. Bulk REO Portfolios- Bulk REO portfolios are fast becoming the #1 real estate buying opportunity. As one of our clients you will be able to take advantage of the best bulk REO buying opportunities that would otherwise be unavailable to most investors. Bulk portfolios can be purchased then resold in smaller packages or individually. Buying and selling discounted properties from bulk REO portfolios can generate significant profits and build wealth.

Joint Venture Investment Opportunity

Joint Venture Partnerships Available for Capital Investors

20% 40% 60% 80%

Which one do you want?



Investment Opportunity

Great, I have a real estate and mortgage company that I am expanding in all 50 states, We buy sfr and sell them to our buyers on a mortgage or lease purchase contract.

I am looking for investors that would like to loan, invest or joint venture partner with us for our real estate division that we get properties at discounted prices.

We purchase income-producing properties, hotels and sfr homes nationwide that we buy and hold. We work primarily with the our lease purchase program for the homes we purchase and renovate.

We build new and purchase existing senior Living Communities and Apartments nationwide that we buy and hold. We help families with Alzheimer, Nursing Care, Elderly Care, Mermory Care, Assistant living with the senior living communities and affordable rentals with the apartments.

I have a new project and I have a great opportunity that will work great for our residential and commercial real estate and mortgage division.

I look forward to working with you.

***Donna Allison
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CHOOSING ME

WAS A GREAT MOVE