# INTEREST BEARING NOTES

Your questions answered.



# Why not borrow the funds?

By going directly to the consumer, we streamline the financing process and create flexibility in our developments. We have great relationships with our local banks as they will continue to handle most of our financing needs. However, these notes allow us to establish relationships with local consumers for future projects while earning you a great return on your money!

### Terms & Rates\*

Notes are effective on the first of the month following a signed contract (\$50,000 minimum).

> 12 months = 3.75% interest (principal & interest paid after 12 mo. anniversary)

24 months = 4% annual interest (4% interest after 12 mo. anniversary and principal & interest after 24 mo. anniversary)

# Am I guaranteed to make money?

Yes. Your principal and interest will be backed by Signature Enterprises LLC. And to put any other hesitations you might have at ease, notes are also backed by a personal guarantee from the CEO of Signature Companies LLC.

#### How will you use my funds?

Funds will be used within our Signature communities throughout our ongoing residential developments.

### How long will this offer last?

We don't want to sit on cash that we can't utilize in a timely manner so availability will fluctuate based on company needs.



605-275-5888 (Zach Jacobsen)
zach@signaturecompaniesllc.com
4800 E 57th St, Sioux Falls, SD 57108

<u>Disclaimer:</u> Notes do not give Note Holders any ownership or shares in any company/entity. Subject to termination fees if you elect to terminate agreement prior to the end of your term. Rates subject to change based on prime rate, market conditions, and/or company discretion. Once agreement is in place, your rate will NOT change throughout your term. Upon renewal, your rate may be altered. Your new rate, if applicable, will be disclosed prior to execution of your renewal agreement. Under South Dakota law, a person or entity which originates, sells, services, or acquires six or more loans in a twelve-month period is required to be licensed as a money lender under Chapter 54-4 of the South Dakota Codified Laws.