

REAL ESTATE FINANCE CO.

BUSINESS PLAN OUTLINE

1. EXECUTIVE SUMMARY (1 PAGE)

2. COMPANY OVERVIEW

- 2.1. MISSION STATEMENT**
- 2.2. COMPANY DESCRIPTION & HISTORY**
- 2.3. GROWTH STRATEGY**

3. THE SERVICES

- 3.1. OVERVIEW**
- 3.2. SECONDARY MARKET FINANCING**
- 3.3. LOANS**
- 3.4. PRICING**

4. THE MARKET

- 4.1. TARGET CONSUMER PROFILE**
- 4.2. DEMOGRAPHIC STATS**
 - 4.2.1. ABC COUNTY, TX**
 - 4.2.2. ABC COUNTY, TX**
 - 4.2.3. ABC COUNTY, TX**
 - 4.2.4. ABC COUNTY, TX**
- 4.3. HOUSE OWNERSHIP STATS**
 - 4.3.1. ABC COUNTY, TX**
 - 4.3.2. ABC COUNTY, TX**
 - 4.3.3. ABC COUNTY, TX**
 - 4.3.4. ABC COUNTY, TX**
- 4.4. U.S. REAL ESTATE LOANS & COLLATERALIZED DEBT MARKET ANALYSIS**
 - 4.4.1. FIGURES & TRENDS**
 - 4.4.2. INDUSTRY ANALYSIS**
- 4.5. PROFILE OF DIRECT COMPETITORS**
- 4.6. COMPETITIVE ANALYSIS**

5. MARKETING PLAN

- 5.1. MARKETING OVERVIEW & STRATEGY**
- 5.2. BRANDING STRATEGY**
- 5.3. SALES**
- 5.4. INTERNET MARKETING**
- 5.5. PRINT ADVERTISING**
- 5.6. INDUSTRY EVENTS**
- 5.7. PUBLIC RELATIONS**

6. OPERATIONAL PLAN

- 6.1. HOURS OF OPERATION**
- 6.2. LEGAL STRUCTURE**
- 6.3. COMPUTER HARDWARE & SOFTWARE**
- 6.4. LEGAL & INSURANCE**
- 6.5. ACCOUNTING**
- 6.6. LICENSE & PERMITS**

7. THE MANAGEMENT

- 7.1. EXECUTIVE MANAGEMENT**

8. FINANCING STRATEGY

- 8.1. CAPITAL REQUIREMENTS**
- 8.2. RISK ANALYSIS**
- 8.3. EXIT STRATEGY**

9. FINANCIALS

- 9.1. REVENUE MODEL**
 - 9.1.1. SALES & COST ASSUMPTIONS**
 - 9.1.2. Y1-5 REVENUE (ANNUAL) PROJECTIONS**
- 9.2. EXPENSE ASSUMPTIONS**
 - 9.2.1. Y1-5 G & A EXPENSES**
 - 9.2.2. Y1-5 MARKETING EXPENSES**
 - 9.2.3. Y1-5 STAFF HEADCOUNT & SALARIES**

9.3. PRO-FORMA FINANCIAL SUMMARIES

9.3.1. Y1-5 INCOME STATEMENT

(ANNUAL) PROJECTIONS

9.3.2. Y1-5 CASH FLOW STATEMENT

(ANNUAL) PROJECTIONS

9.3.3. Y1-5 BALANCE SHEET (ANNUAL)

PROJECTIONS

9.4. EXCEL PRO-FORMA FINANCIAL

STATEMENTS

9.4.1. Y1-5 MONTHLY SALES FORECAST

9.4.2. Y1-5 MONTHLY OPERATING

EXPENSE MODEL

9.4.3. Y1-5 MONTHLY CAPITAL BUDGET

9.4.4. Y1-5 INCOME STATEMENT (Y1

MTHLY; Y2-5 QTLY)

9.4.5. Y1-5 CASH FLOW STATEMENT (Y1

MTHLY; Y2-5 QTLY)

9.4.6. Y1-5 BALANCE SHEET (Y1 MTHLY;

Y2-5 QTLY)

9.4.7. VALUATION MODEL