

MMCA

Day of Development **Part IX**

UN-LOCKING THE  
MONEY CODE

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# CONSUMER

- FICO 680 or better
  - Experian TransUnion Equifax
- W2
- 25% Interest
- 1040

Rating	Range
Excellent	850 – 750
Good	749 – 720
Acceptable	719 – 680
Uncertain	659 – 620
Risky	619 -

# CORPORATION

- PAYDEX – 80 or better Payment Index
  - Dun & Bradstreet
- W9
- 12% > 6%
- 1120

PayDex scores range between 0 and 100

Score	Payment
100	Anticipate
90	Discount
80	Prompt
70	15 days beyond
60	22 days beyond
50	30 days beyond
40	60 days beyond
30	90 days beyond
20	120 days beyond

# BANK

- SCORING

Bank Deposit Scoring

Score	Deposit Amount
Low 6	100,000 - 399,999.
High 5	70,000 - 99,999.
Mid 5	40,000 - 69,999.
Low 5	10,000 - 39,999.
High 4	7,000 - 9,999.
Mid 4	4,000 - 6,999.
Low 4	1,000 - 3,999.

- LevelOne 2.5K
- KEY BANK 25K
- Blackstone 2.25mil.
- Reg. D Res. 25mil.

- UNDERWRITING

- Saving
- Checking
- Certificate of Deposit
- Assets
- FICO

# CAPITAL

- ⦿ Intellectual (surround yourself with smart)
- ⦿ Emotional
- ⦿ Political (Elected Officials/Public Policy)
- ⦿ Financial (Cash)
- ⦿ Wealth (PNW)

# CODE (How you living)

- 401K
- 529
- 1040
- 1031
- W2
- 408D3
- 7702
- 1041
- 1035
- W9

ORDINARY

EXTRA ORDINARY

# ST. LOUIS

- BCLI (Non-Profit)
- Gershman (RELA)
- Twain (CDFI)
- Rahill (PACE)



# CREDIT UNIONS

- Michigan First / Michigan Business Connection
- Navy Federal
- USAA
- TIAA
- PennFed

# BUSINESS

- ⦿ Age 5yrs >
- ⦿ Business Acct. Saving \$4,001. 91 days
- ⦿ Business Checking \$10,000. > 181 days
- ⦿ DNB Payment Index (PAYDEX) 80
  - 100K corporate credit no SSN or PNG

# WEALTH

- Will \$350K
- Trust \$3mil
- Family Office \$30mil.
- Destiny Trust \$100mil. (South Dakota)
- Sovereign Wealth Fund
- Income Tax 35%
- Capital Gains Tax 20%
- Carried Interest Tax 15%

# LOANS

- HUD 108
- HUD 224d4
- HUD 312b
- SBA 504
- USDA 515

# BANKS that LEND

- Level One Bank \$2.5K 630 FICO
- Key Bank \$25K 660 FICO
- TCF/Chemical \$250K 680 FICO
- Finance of America (Blackstone Inv Bank)
  - 50K Leverage 1X10 \$2.5mil. 650 FICO
- Mbank / Live Oak Bank (8a)
- Canadian
  - CIBC/Private Bank Canadian Imperial Bank Corp
  - TD/Commerce Bank Toronto Dominion
  - BMO/Harris Bank Bank of Montreal

# ASSOCIATIONS

- ABA - <https://www.aba.com/>
- CBA - <https://www.icba.org/>
- NBA - <https://www.nationalbankers.org/>
- AAPL - <https://aaplonline.com/>
- CCIM - <https://ccim-mi.com/index.php>
- RELA - <http://www.rela.org/home/>
- CDFI - <http://cdfi.org/>

# SOURCES & USES

- You have to get to 100% Capital Stack
- LTV 60% - 80%
  - ABA CBA
  - NBA CDFI
- ETV 10% - 20% [CASH/PNW]
- PACE 10%
- GRANT 1% - 10%
- DSCR 1.1% - 1.5%
- IR 3.75 - 15%
- FICO 630-720 (Developer Confidence)

# PROGRAM GOAL 10K profit

- ⦿ Setup Land Bank Acct hopefully 50%
- ⦿ Setup Level One Bank acct get 2.5K
- ⦿ Find Own it Now house **DLBA**
- ⦿ Use **NFHB** list for buyer
- ⦿ Setup Corporate Credit
- ⦿ Fix property in 60days
- ⦿ Use **DHMF** to sell retail
- ⦿ Flip for 100% profit **AAPL MMCA**



# STEPS TO SUCCESS

- ① Level One Bank 2.5K
- ② Key Bank 25K
- ③ Chemical Bank 250K
- ④ Finance of America 2.5mil
- ⑤ Reg D Resources 25mil

# LOCAL ENVIRONMENT

- Chemical buys TCF
- First Merchants buys Monroe Bank & Trust
- Credit Union One buys Hantz Bank
- Flagstar buys WellsFargo Michigan
- Fifth Third buys MB Financial
- Huntington buys First Merit
- Turducken;
- Level One buys Ann Arbor buys Birmingham
- BB&T buys SunTrust

# CONTACT

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