

AUGUST 2018

THE BBB CONNECTION
Las Vegas Edition
Business and You

NEIL SACKMARY JEWELRY EXPERT
THOSE OLD BILLS COULD BE WORTH A LOT!

UNDERSTANDING THE BASICS
OF "DEEP LEARNING"

FEATURED THIS MONTH:
CARRIE COOK OF IGNITE FUNDING



Ignite Funding

Helping You Build Your Financial Future

BY CARITA STRAWN



Under the leadership of President Carrie Cook, Ignite Funding has funded over half a billion in loans with investor capital.

Company History

Joining the BBB as an Accredited Business in 2012, our Spotlight business, Ignite Funding, Inc., is a nationally-recognized Trust Deed investment company. They offer real estate investments backed by collateral – earning monthly income for their investors for the use of their investment dollars. Founded in 1995, their original business model began as a traditional home mortgage lender providing financing to homebuyers. In 2011, as the real estate landscape changed, the demand for lending from homebuilders and developers reshaped the business. Since then, Ignite Funding has funded over half a billion in loans with investor capital.

As an Accredited Member of the BBB, Ignite Funding operates under high standards of trust and ethical business practices. Their A+ rating identifies them as a business that goes above and beyond to make sure their clients receive top-notch expert advice and customer service.

Services & Guarantees

Ignite Funding provides an alternative investment option offering investors the ability to invest in collateralized, turn-key investments that typically earn a 10% to 12% annualized return. At the same time, Ignite offers homebuilders and developers a reliable and quicker source of financing as compared to conventional lenders.

As the landscape of bank financing changed for home buyers, it changed for homebuilders and developers as well. Ignite Funding has not only earned respect as a trustworthy investment company, it is also well respected throughout the western United States as a reliable resource for lending. When banks are not lending, Ignite Funding is. They take great pride in working with a handful of stable borrowers with a proven track record. They protect their investors by following a strict underwriting process when evaluating poten-

tial loans before they are presented to investors based on factors such as: location, market conditions, various valuation methodologies, borrower track record and financial condition, and exit strategy. They also invest in a variety of projects which include the acquisition of land, development, construction of residential and commercial properties, and the refinancing of the before-mentioned.

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As an investor, you can begin with a minimum investment as low as \$10,000 per Trust Deed. Your introduction to Trust Deed investing will begin with a conversation with an experienced, licensed professional that will explain the investment type, procedures, and suitability requirements. They will discuss the process of selecting an investment, review of documentation and compliance requirements, and your rights as an owner. When you are ready to invest, funds will be transferred to a trust account at Ignite Funding. Once all funds are gathered for a specific loan, the funds from the trust account are transferred to an escrow account with a title company to complete the transaction. Upon completion, you will receive a copy of the recorded Deed of Trust, executed Promissory Note, and Title and Insurance Policies. Shortly thereafter, you will begin receiving monthly interest payments, your monthly statement (online or via mail), and continuous communication updates on your current investment(s) and future investment opportunities.

Ignite Funding has one ultimate goal in mind – providing an investment option their investors can count on to build upon their financial future.

Business Philosophy

Ignite Funding is determined to be the most transparent private real estate investment firm in the industry and works diligently to earn the respect and integrity of their investors and peers alike. They always place the preservation of their investors' capital above the revenue of the company. President, Carrie Cook, recognizes that investors have entrusted Ignite to preserve their capital and she takes that very seriously.

Once you become a client, all matters related to your investments will be handled directly by Ignite Funding, and only Ignite Funding. You will not be passed around from company to company like a trading card. It is believed that outsourcing shows a sign of weakness in the product you are selling and Ignite stands strongly behind every investment they make. Therefore, there is no outsourcing of any aspect of a customer's experience. Ms. Cook proudly explains, "Ignite Funding offers cradle to grave service to our investors, meaning we underwrite the loans we offer, we service the loans throughout the duration and, in the event of a borrower default and foreclosure, we are prepared to act as asset manager until final resolution of the property. Every phase of the investment process is handled by Ignite

Funding, so an investor isn't transferred to another company or even a different agent after investing. This builds investor confidence and comfort knowing that, if a question arises, they can reach out to a person they know and get the answers they need."

This unique practice sets Ignite Funding apart from others in their industry and enables them to provide the exceptional expertise and customer service that the community expects from an A+ rated BBB Accredited Business.

Employees

Ignite Funding currently employs 14 highly qualified and vetted professionals. Ms. Cook is well-known for only surrounding herself with "A" players that not only benefit the company in the short-term, but also in the long-term through their skills and commitment. "I seek to fill roles in the company with people who are self-motivated to affect positive change for the betterment of the investments offered, mitigating investor risk and generating year over year revenue growth to strengthen the company. If a person does not provide value in the growth of the company through their knowledge base in their respective role, I will find someone that does," she states.

Management

As a native Las Vegas, President Carrie Cook was born at Nellis Air Force Base. Her father, who is now retired, spent 20 years in the Air Force and another 25 years as an engineer in the gaming industry. Her mother, also retired, spent 35 years in gaming in the field of Human Resources. Ms. Cook has been married for 15 years and has one son. They are an active family that enjoys all outdoor sports, both on land and water.

Ms. Cook has a diverse background that began in the gaming industry, with experience in human resources, accounting, retail, investigations, communications, marketing, government relations and community relations. She then served as Vice President of Marketing for CM Capital Services from 2005 to March 2011, where she was responsible for marketing, public relations, and sales activities. She earned a Bachelor of Science Degree in Business Administration and Management with a concentration in Finance from the University of Phoenix. This experience across many fields has made her well-rounded and nimble and able to successfully take on any task presented to her.

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As a strongly grounded individual, Carrie believes there is no better investment on earth than earth itself. Real estate investments, coupled with her diverse operational background, led her to the role she enjoys today with Ignite Funding. It provides her an opportunity to blend her two passions - inspiring people and real estate. Her experience in the industry began at a time of all-time highs in real estate. Then, she saw the industry plummet to the bottom even faster. She is proud of the fact that she stuck it out and successfully fought through the collapse with hard work and dedication.

Ms. Cook is a "tell it like it is" boss. You know where she stands. She expects her employees to always bring their best work to the table. For her part, she always brings her best to the table as well and has a great respect for all her employees. As the President of Ignite Funding since April 2011, Ms. Cook brings more than 12 years of experience specializing in private lending. She is a licensed Mortgage Broker with the Nevada Mortgage Lending Division and Arizona Department of Financial Institutions.

Her tenure with Ignite Funding came on the heels of the real estate collapse that bankrupted many real estate investment firms. Carrie's first order of business as President was to stabilize the financial and operational performance of the company to preserve and create value for investors and the owners of the company. Her dedica-

tion and resiliency took the company from a deficit to a multi-million dollar net income generating company in less than five years. Since Carrie has taken the reins of the company, Ignite has funded over \$500M in loans and has returned 100% of investment capital in default scenarios, and she continues to be committed to continuing the growth of the company and preservation of investor capital.

Industry Changes

Unfortunately, Ms. Cook has seen some disheartening changes over the past few years in the exploitation of the industry through the internet, "I've noticed a continuing exploitation online by many who are not professionals in the field, but just looking to make it on the upside. It is frightening to think what will happen when, not if, real estate has a correction. They will find themselves out of business with thousands of angry investors on their platform." Thankfully, the positive changes in the industry are significant. The volatility of the stock market has forced the need for portfolio diversification creating the opportunity for middle America to invest in real estate when they thought it was not possible or only available to the wealthiest individuals. This is a huge benefit to the economy.

Trust deed investing has been around since the printing of money and continues to be a strong industry, even in less than ideal market climates. The need for residen-

tial and commercial infrastructure in our country continues to grow. When banks are lending and when they are not, there is always a need for financing outside of what banks are capable of providing. With all of the opportunities currently available, now is the perfect time to invest in this industry.

Community Involvement

Carrie Cook is an avid supporter of local school programs working to bring science and technology to underfunded schools. She is also actively involved in mentoring young men and women in her field of expertise. She inspires others to strive toward goals that may appear impossible. In her role at Ignite Funding, she has been instrumental in job creation throughout the Las Vegas Valley by overseeing financing of over \$250 million in infrastructure projects.

BBB Involvement

Ignite Funding has been an Accredited Business of the BBB since May of 2012. Joining the BBB has helped show current and potential clients that they are a trustworthy and reliable company. As Ms. Cook explains, "It has allowed the public to see the investments we offer are legitimate, that we aren't a fly-by-night company, and most importantly, that we care about their investment dollars and treat their money as if it was our own."

Contact

Ignite Funding is located at 2140 E. Pebble Road, Suite 160, Las Vegas, NV 89123. For additional information, call **(702) 739-9053** or **(877) 739-9094** (Toll-free) or visit the website at: www.ignitefunding.com.

"ONCE YOU BECOME A CLIENT, ALL MATTERS RELATED TO YOUR INVESTMENTS WILL BE HANDLED DIRECTLY BY IGNITE FUNDING, AND ONLY IGNITE FUNDING."

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