

ABOVE MARKET
RETURNS WITH
BELOW MARKET
RISK!



SCHWARTZ Y GOLDBERG



PROBLEM



Current
interest rates
are near an all-
time low



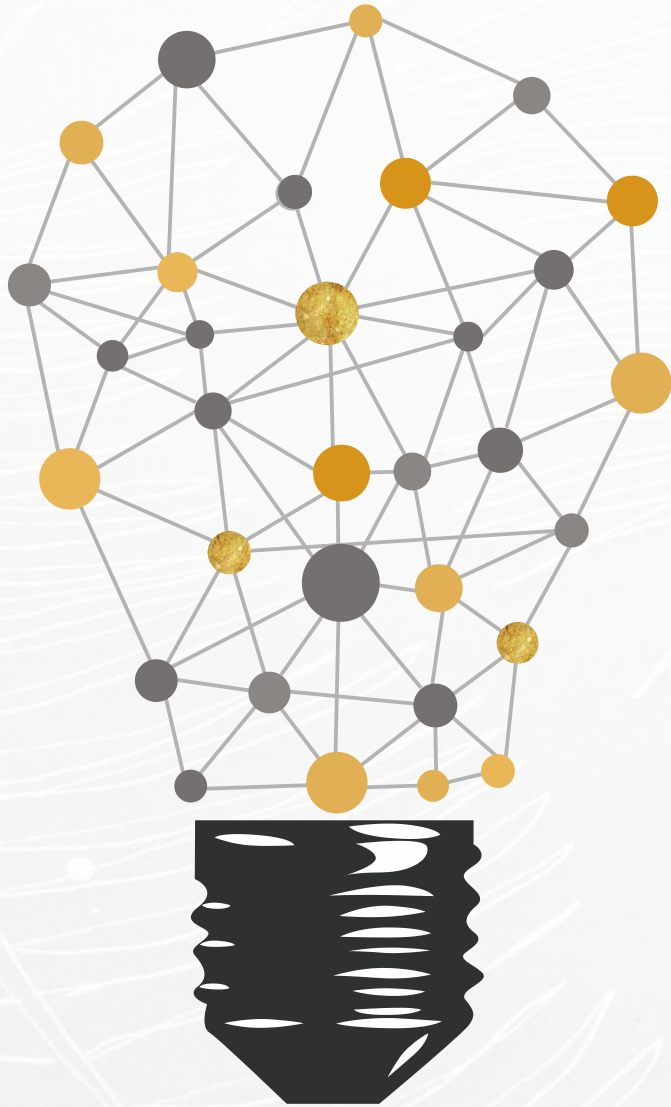
5 year
treasuries yield
less than 2%



CD's yield
about the
same



S&P 500
yield is
2.2%



SOLUTION

- 1 Investing in Costa Rican mortgages
- 2 No usury laws
- 3 High rate of return 15-24% per year
- 4 A safe investment backed by properties
- 5 Loan to value 35% or less



SCHWARTZ & GOLDBERG



Has a portfolio of
loans seeking
investors



Matches mortgage
seekers with investors



Handles all of the
collections and
details

THE PROCESS

STEP A

Through our marketing efforts we identify clients looking for loans

A

STEP B

We analyze them to make sure they meet our standards

B

STEP C

Schwartz & Goldberg has our legal team underwrite the mortgage

C

STEP D

A first position lien is recorded into a trust with the investor as the beneficiary

D



HOW OUR INVESTORS GET PAID

Each month our accounting department sends a statement of current payments

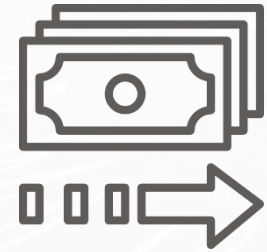


Schwartz & Goldberg sends wires on the 10th of each month

Customers can choose monthly payments or let their funds accumulate



FEES AND CHARGES



Schwartz & Goldberg charges a percentage of each month's collected interest for finding suitable loans, marketing, accounting and legal expenses

In any month where interest is not collected, there are no fees charged

Schwartz & Goldberg only makes money when our investors make money

Any wire fees are charged to the investor



WHEN THE LOAN TERM IS COMPLETE

The investor releases their lien
against the property

The investor receives their principal back

Schwartz & Goldberg will send back the investor's
principal or will reinvest the proceeds



WHAT HAPPENS WHEN A CLIENT DOESN'T PAY



- 01 After day 30 their interest rates double
- 02 After day 60 foreclosure proceedings are initiated
- 03 At a future date if nonpayment continues an auction will be held to sell the property.
- 04 The investor is either made whole or they receive the property
- 05 Usually in less than 1 month after the auction the property is foreclosed and title is transferred to the investor

WIN-WIN SITUATION

Either the investor gets between 15-24% return on their investment

OR

The investor acquires a property for less than one third of its value

In case the investor receives the property Schwartz & Goldberg will help sell the investors property.

Selling at 75% of appraised value will yield an investor a 100% profit before legal fees, broker fees and transfer taxes.



TEAM



JOSE PABLO FICKLIN
General Manger

Jose has been active in the finance industry for the last 10 years. He has closed over \$10 million dollars in auto and real estate financing in the last year.

His broad knowledge and contacts in the Costa Rican market have helped our customers close deals they didn't think possible.



DAVID AVRICK
Operations manager

David is a finance professional with Wall Street operations and trading experience. Previously he was licensed to trade both stocks and commodities by the U.S.

Security and Exchange Commission and the U.S. Commodity Futures Trading Commission. He has been active in the finance business in Costa Rica for more than 15 years.



MARIA PORTILLO
Communications Coordinator

Journalist. Communications consultant. Masters degree in Communications Business Management. Over 10 years of experience. Independent consultant in journalism, PR and digital communications for companies, agencies and media outlets.



NOLDAN BRICENO
Web Developer

Graphic and Web Designer. 15 years of experience in digital media, web development. Supports all the digital marketing efforts for schwartzgoldberg.com. Outsourcing services for several customers in Central America and United States.



CONTACT US!

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