

# INNOVATIVE CAPITAL ADVISORS

Providing cost effective access to quality commercial mortgage loans.

**Innovative Capital Advisors was formed in 2003 to offer investors access to a time tested and very desirable asset class: commercial mortgage loans.** This asset class requires specialized knowledge, market access and experience to prudently originate and assess the quality of each individual loan opportunity. For many investors these barriers to entry prove too costly to make a lending effort worthwhile. ICA offers a cost effective solution to this dilemma.

We have an established lending process, from underwriting to closing and ongoing management, which has been developed over many years by our team of

experienced professionals. This process has proven highly successful with default and delinquency rates well below industry averages.

ICA originates loans for a group of lenders on a quarterly basis. By investing over a number of quarters, lenders can build a portfolio of many loans, diversified among all desirable property types and across many states. This diversification is depicted on our Product Overview page. Our approach will ultimately produce for the investor a safe, secure investment that will generate yields well in excess of traditional fixed income alternatives. Let us show you how.