

Business Presentation



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BUSINESS PRESENTATION

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1. INTRODUCTION

There are many questions we ask ourselves on a daily basis. Many revolve around our financial situation. However most of these questions remain unanswered. Primarily because we are unsure of which investment to partake in or simply because there are too many variables. Some of these variables being;

1. Economical change and instability.
2. Competition.
3. Rigidity of Larger Corporations to adapt to new ideas.
4. Time restraints (Personnel Training / Development)
5. Personal constraints.
6. Lack of return on investment.

GLOBE is created with these ideas in mind. The mission is to help those individuals who seek new earnings and a better financial opportunity reach their goals.

In this document you will be introduced to the way by which **GLOBE** will take your financial dream and turn into a reality.

2. INVESTMENT PROFILE

The place of investment will be in the United States. The properties will constitute raw material. And the capital lies with the individual's resources, work ethic, and finally **GLOBE'S** consulting and financial strategies. The particular regions of interests will be in Houston, TX and Miami, Florida.

According to the latest projections, Commercial and Residential Real Estate investment, both in Texas and Florida, are ranked as two of the highest in the nation. The question is how, when and where to invest? The possibilities available are many and the avenues by which to pursue these are even greater.



Over the past 40 years the U.S. and in particular Houston and Miami have become the gateway for commercial exchange, more so, for areas such as, the Caribbean, Central and South America. Apart from a strategic location, The U.S. counts with many advantages for general investors. These more so for the Spanish speaking community.

The U.S is internationally oriented toward multilingual businesses. Which generates the coming of both capital and individuals from the entire world. This produces, specifically for our own interests, a great potential market with a greater demand for both housing and businesses.

A prosperous and diverse economy, with enough space for specific growth in the area of building, both commercial and residential as well as that of financial services. The US economic system forces into its market a high amount of money, resulting in greater employment and more power to buy. The experts say that the market of undervalued real state properties can reach up to 10 billion dollars yearly in the United States.

3. **GLOBE PRESENTATION**

GLOBE is a company created to organize an alliance or commercial consortium between several companies whose business line is the investment in real estate. Thus, offering a more synchronized and dynamic structure that can save time in both real estate and financial transactions.

GLOBE is aimed towards serving foreign investors that show an interest in the commercial area.

GLOBE is an investment consulting company that started operation in the year 2000. It is aimed towards serving foreigners.



GLOBE has advised more than 200 investors for more than five years. These investors have been placed among different business throughout the United States.

GLOBE created the first financial Mortgage franchise (financial entities whose business is to give loans for housing in the USA) in the state of Florida.

GLOBE offers seminars, lectures, and advice on how to better adapt to the American economy.

GLOBE has commercialized many businesses including but not limited to: Restaurants, Pizza Restaurants, Gymnasiums, Gasoline Stations, Transport companies, Mail and delivery companies and Money transfer houses.

GLOBE has advised foreign investments in the buying, adapting and selling of properties and based in the latest experience, and will Register the second financial franchise that will be aimed, this time, towards permanent advisory in properties of auction and occasion.

4. **ASSOCIATION MODEL**

Have you ever thought the possibility of opening a company of Real Estate Investment in the United States? **GLOBE** will help you to make your dream come true without the need of physical installations, licenses, or personnel. Your corporation will be based in the headquarters of **GLOBE INTERNATIONAL**. Our team wills advice you on all real estate transactions.



This ASSOCIATION is original, alternative, and undoubtedly a new way to do business. The following jobs and systems are carried out: Data classification, the analyzing of the lists of properties that show temporary commercial advantage, that is to say that if they are not sold in a short period of time, they lose this feature; Its re-transferred through the WEB for **THE ASSOCIATES**, work on site such as inspections, the purchasing of the properties and its immediate restoration to deliver it to another WEB system like the MLS pages that are used by the brokers (real estate salesmen) to offer the properties nationwide. In other words specialized works are teamed up in several areas that aim a target or the end of the production chain of jobs that are synchronized by an entity called "MAIN OFFICE", establishes a result and it is the maximized profit of the product dealt with, in other words, the properties and its profitability.

4.1 ASSOCIATION CHARACTERISTICS

With a capital you select, starting with a minimum of fifteen thousand dollars (\$50.000US), you acquire a Globe International Association right and this gives you the opportunity to invest on our company for properties acquisition in the market of sales at auctions and public actions in USA; we repair and sale immediately these real estates, generating this way excellent utilities.

On exchange for your contribution we advise you on the creation of your Corporation in the city of Houston, where it will have permanent domicile, personnel, licenses and equipment for administration term.



5. SUPPORT PRESENTATION

The support is the division or branch that offers support to the commercial transactions dedicated to real estate. They are mainly the following companies:

5.1 MAIN OFFICE: Company that administer **THE ASSOCIATION**. It is the main quarters of all the supports, storing and data gathering, elaboration of classified financial information and it is the place where general rules and policies are evaluated for the development of **THE ASSOCIATION** system.

5.2 REAL ESTATE: This is the company that sells proprieties and acts legally through a state license. It is a member of the National Association of Realtors.

5.3 MORTGAGE BANKER: These are financing and mortgage loans companies that originate the service and offer investments and loans.

5.4 TITLES COMPANY: These are companies that are in charge of gathering titles, insurance, evaluations, represent the financial companies, also the salesman and the buyer and organize in general all the documentation required to make a transfer or titling. At the same time, it prepares the liquidation for tax paying, brokers' commission and at the closing moment, it distributes the moneys to all parties involved. They present the title in court and deliver a copy to the buyer.

5.5 INSURANCE COMPANY: These are the entities that issue loan warrantee policies at the moment of closing.

5.6 PURCHASES AND INVESTMENT DEPARTMENT: It is a committee composed by the administrative director, the financing director, the executive director, to real estate brokers and one adaptations company representative. This team will assemble to approve the purchases of the proprieties.



5.7. SYSTEM DEPARTMENT: This department has the necessary prepared personnel for the general reception of data and privileged Real State financial information that will be analyzed for its profitability and it will be retransmitted after selection through the software of **GLOBE** for the exclusive use of **THE ASSOCIATES**.

5.8 ADAPTATIONS COMPANIES: These are external corporations that are in charge of general repairs of the properties under the supervision of a contractor of the MAIN OFFICE.

5.9 APPRAISAL COMPANY: They are in charge of collecting the information of the conditions of the properties, present a discriminative and technical report and finally set the price of the property.

6. EXTENDED GUARANTEES

6.1. PROPERTIES MARKET:

This market has infinite possibilities. It has the only commercial obligation of effectively discriminating offers that are competitive in order to achieve an acceptable and beneficial profit and thus being able to be a part of the business portfolio. The MAIN OFFICE will do this for you.

6.2. AUTOMATIC FINANCING:

GLOBE will facilitate the market of the real estate sale with a 95 % financing on the properties value to final buyers. At the same time the financing company authorizes loan, the Main Office in just a few hours prepares the documentation required for the guarantee to the credit, and carries out as well all necessities procedures for the respective trespasses at the closing time.

It also will be given to **THE ASSOCIATE**, a permanent service of automatic financing for the properties purchase for his personal use.



6.3 PERMANENT CONSULTANCY

GLOBE, apart from the basic training, will keep you informed, advised, and permanently updated on the matters inherent to the business.

6.4 DEPOSITS IN CORPORATIVE ACCOUNTS:

The capitals that are the current actives of your business will always be in corporate bank accounts of **THE ASSOCIATION** between globe and the owner and it will not be allowed in any case to deposit them in the corporate accounts of the MAIN OFFICE or of any support company.

7. COMMERCIAL ADVANTAGES:

There is a large amount of commercial advantages with **THE ASSOCIATION**. Next, we will show several types of businesses against **GLOBE'S** systems:

7.1 GLOBE'S SYSTEM VS STOCK EXCHANGE

You will no longer have to invest in the stock exchanges, bonds and nor to depend on the cyclic movement of the corporations and their permanent risk factors. These investments are a daily game of buying and selling where nobody is held responsible for the deficient administration, the market crimes, the maliciously adapted reports made by unscrupulous auditors and the consequent loss of buying power of all these titles. Also, of the unexpected falling of markets and economies, generalized inflation and so many variables that make the stock exchange a type of lottery where non cautious investors have lost their savings.



7.2 GLOBE'S SYSTEM VS PARTICULAR BUSINESS.

In general terms, **GLOBE'S** Association Systems offers the biggest possibilities of success. This type of businesses represents 50% of all retail sales in the USA reaching annually more than three trillions in sales and generating more than 8 million jobs. Every 8 minutes, a new franchise is opened in the United States.

The most important base for achieving success in this type of business is based on the permanent managerial support to **THE ASSOCIATE** and especially in this type of investment.

THE ASSOCIATION reduces the risk that all managerial activity brings, due to the experience of **GLOBE** and its model for operating the businesses. You require no permits, accident insurance, damages policies etc.

There is a group of companies that are expert in the real estate operations that accompany you in every procedure. You do not need to be qualified for three or four years in order to obtain some experience. A selected group of people was chosen to carry out all jobs of buying and selling. The MAIN OFFICE contracts and qualifies personnel for you. As a result, THE ASSOCIATION reduces charge and administrative expenditures, security risks, and labor liabilities. You do not have to contract and train personnel.

The advancing of the systems processes save a large amount of work. You do not have to buy this equipment. **THE ASSOCIATE** can count with the automatic financial resources for all its buying operations.

The increasing of your personal prestige because you belong to a successful web.

We also invest in the private businesses that are already working or we create new ones. All these develop plenty of labor hours and also inherit administrations in commercial situations that usually were ignored. Among the main dangers we can find the following:



Ignorance of the market, licenses (they are mandatory for all types of businesses both for the professional personnel and those required to operate businesses). Personnel training, local competition, homologous or comparable titles in order to be able to work legally in the USA with its profession.

The type of corporation or type of service that you are establishing determines the resources for cash flow for a minimum of 8 months to a year, the equilibrium point and the capital return. Physical adaptations and installation are also contributing factors.

At the end, the established businesses have a reduced historical margin and the failures move between 50% on the first year up to 80% for the second one. The revenues obtained by the profitability of the businesses leave a very short profit margin, something like 3% monthly, in other words, if the investment is of \$150.000.00, the profits including the work by the owner totals \$4.500.00, in other words, it buys a salary.

The bankruptcies or the application of Chapter 13 section 7 is very common in the United States. The economy moves forward overwhelmingly and it passes over any type of business without stopping if it has not been very cautious in its planning.

7.3 GLOBE'S SYSTEM VS SAVINGS ACCOUNTS

We consider that the profits that we offer do not have comparison with the interest rates offered by the American banks for the deposits they have in these accounts. This is a very good advantage.

The last rates offered by the banks for deposit account were 4% at a fixed period of time and 0.9% annual per savings account. This as such, is an enormous waste. Because as we hold with our savings any financial project to third party that uses our capital, we receive absolutely nothing.



7. DO YOU WISH TO BECOME AN INVESTOR IN THE UNITED STATES?

It is obvious that not all investments are for everybody. The first question the future investor must ask himself as soon as he reaches the USA is if he wants to be an active or passive investor.

The active investor is the one who wants to work directly in the type of business in which he invests his money because he has the time, devotion and desire to involve himself personally in this system of work. Or simply, he is a passive investor and he selects this type of investment to insure a safe profitability. He contracts with the MAIN OFFICE the supervision and administration of **THE ASSOCIATION** in an investment that does not need him to be involved directly in the development of the same.

There are several working opportunities for the Active investor due to the methods and operational techniques that are needed to find the proprieties in the delivered lists. These properties are under the description of “foreclosures” and apply to all properties that were purchased with a loan and as they were not paid on time, it allows making a procedure to recover with the sale of the property, the full payment of the debt.

The Government guarantees to all financing institutes, the full amount of borrowed money for any of the above mentioned properties. Based on the qualification of the individual who obtains the loan. (Employment, gross revenues, expenditures, time on the same job, etc.). If this individual suddenly stops paying his mortgage, in the majority of the cases, the financing Institution calls him and studies the situation so he can update his payments. If this individual cannot sustain the established terms that the institution gave him to update his debt, then they begin the procedures for recovering the house. Evicting him from it and following the steps established by the HUD so that the insurance policy on the loan will pay the institution of the same pending balance. Then the HUD will take possession of this property and it enters the category of “foreclosure”.



HUD has a special company designated to the management of these properties in the entire United States and it has offices throughout the country. These “foreclosure” properties can only be acquired through a real state company duly certified by this company.

The cases of “foreclosures” only for the city of Houston and surrounding ones are more or less 600 per month and for Miami – Dade-Broward and West Palm Beach have an average of 2000 monthly. This is the raw material for our investments.

9. SOURCE OR MARKET OF PROPERTIES

9.1 FORECLOSURE PROPERTIES

Once the **MAIN OFFICE** has the daily information of foreclosure properties, works the classification, and the Supervisors based on their judgment and experience presents it to the assigned company by the HUD (House Urban Development), to the lender or to the Wholesale Bank. They are the ones who, according to their own criteria, will reject or accept the presented offer. (One must remember that there are always several offers from other real estate companies on the same property).

Individuals who want to invest in them to fix them up, as required, in order to dispose of them differently purchase these types of properties. Some sell them and some adapt them for rent. These properties are usually paid by themselves and they are useful to guarantee a long-term income. Other investors want immediate results so they fix them up and sell them almost immediately.



9.2 BARGAIN PROPERTIES

There is another way to buy properties in similar conditions, that is, through auctions done periodically by judicial courts. These procedures are referred to as “Occasion Properties” because there is a permanent market but it has to be selected through several information channels.

These offers include from Residential housing to properties of more than four units that are called as “Income Properties”. The system for acquiring residential properties of the HUD differs from the one described above.

There are banks that manage their own specific department that take care of foreclosure properties. They also have their own system for selling them and they go directly to the authorized companies to make the offers such as Real Estate ones.

For the passive investor, who does not want to involve himself in the administration, the above mentioned system works like a market that is selected for its purchase, adaptation and sale. All the above mentioned procedures are done for him by the MAIN OFFICE. It is an alternative corporation in his roll of traditional businesses and allows him to have investments in the United States. Without neglecting the normal affairs of his business.

10. REAL BASE, RIGHT OF PROFITS

The real base that supports the right for profits is reflected in the following scenario proper of a normal exercise of buying-selling a property in foreclosure.



TABLE I
 (Six months potential profit)
Purchase and Sale of one property

NORMAL EXERCISE	PROPERTY
PURCHASE	1
Buying price	70,000
Invoices expenditures	2,000
Adaptations	5,000
TOTAL EXPENDITURES	77,000
TOTAL INITIAL INVESTMENT	77,000
SALE	1
Value of sale	105,000
Brokers' commissions	3,300
Closing costs	2,700
Total investment and expenditures	83,000
Total sale profits	22,000
Globe Supervision 50%	11,000
Capital used	77,000
ASSOCIATE PROFIT	11,000
NET PERCEPTUAL PROFIT	14.0%

* Net Capital needed \$

77,000

UTILITY 2 PROPERTIES BY YEAR 28%

UTILITY 3 PROPERTIES BY YEAR 42%



11. ASSOCIATION PURCHASE PROCEDURE

The Passive Investor will also travel to Houston where he will sign a contract of supervision with **GLOBE INTERNATIONAL INVESTMENTS LLC**. It will be developed in the following stages:

- Trip to Houston to check the contracts
- Singing of Contracts
- Visit to the commercial supports
- Creation of the Corporation
- Opening of the corporate check accounts
- Password given to allow to get access to classified real estate information
- Development and general supervision of THE ASSOCIATION
- Report of the weekly progress of the investment through the Internet
- Quarterly financial report.



12. BASIC EQUIPMENT

The following is the basic equipment that Globe International will hand over when signing the Associate Corporation documents:

- Physical Commercial Management
- Constitution of the Corporation.
- Bilingual, personal corporate and secretarial service.
- Fax and Mail services
- Operation Manual
- Official Stationery, personal cards
- Installation of the GLOBE software
- Access password to the classified financial information on the Web site.



13. HUMAN SUPPORT

GLOBE counts with more than 50 experienced professionals working for you, all with a common goal: To strengthen and support your investment.

Amongst the most important we have the following:

<u>SUPPORT</u>	<u>PERSONNEL</u>
MAIN OFFICE	6
Purchase Board	3
Dept. of Evaluations and comparables	2
Real Estate Company	8
Financial Company	6
Title Office	3
Adaptation Department	12
Accounting Department	2
Printing and Publications Company	2
Computer department	2
Juridical Department (corporations)	2
Finders	3
Dealers	3



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