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BUILDER AND DEVELOPER MAGAZINE

WHO'S WHO IN HOMEBUILDING 2005

STEPHEN A. ZADRICK

CEO

CENTERPOINT CAPITAL SOLUTIONS



CENTERPOINT



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Program Streamlines Luxury Condo Financing

[CenterPoint, Inc.](#), a real estate investment company, is helping developers move forward with their condominium projects by providing customized boutique financing programs.



CenterPoint is providing capital for Kubik, a \$160-million high-rise, mixed-use project in Miami.

Headquartered in Miami Beach, with offices in New York, Las Vegas, Vancouver, Beijing and Shanghai, CenterPoint is a member of the [National Council of the Housing Industry](#) — the supplier 100 of NAHB.

CenterPoint says that its financing program is geared to helping developers save on their financing costs and receive an accelerated response time from the lender that will enable them to capitalize quickly on new opportunities.

CenterPoint's Project Driven Financing™ program is designed to provide developers with early stage equity, mezzanine and late stage financing. Making selections from its list of preferred vendors, the company helps assemble the project team and writes checks directly to each vendor, "a step that can be vital in accelerating the development process."

The company says that its proactive approach to underwriting and closing enables funds to be advanced in as little as 30 days, and its competitive capital structure lowers the cost of money, "adding more profit to the developer's bottom line."

"Our goal at CenterPoint is to aid the developer through every step of the process," says Steve Zadrick, the company's CEO. "Our preferred vendor roster takes the guesswork out of building a project team and affords access to some of the best in the business. Cutting checks direct to vendors allows developers to speed up progress and focus on what should be their top priority — creating the highest quality community possible."

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New York

Design Development Phase

Preconstruction Phase

Technical Feasibility Analysis
Cost/Value Analysis
Product, Equipment And Systems Selection
Budget & Schedule Development
Political & Regulatory Assistance
Scientific Research
Architecture Design
Landscape Architecture

Plan Review & Coordination Assistance
Comparative Analysis Of Specifications
Assistance With Regulatory Compliance
Market Pricing & Budget Confirmation
Detailed Schedule & Operations Plan
Engineering Municipal Public Works
Construction Consultant
Engineering

Tampa

Miami

Qingdao

Construction Phase

Post Construction Phase

Shenzhen

Guarantee Cost, Schedule & Quality
Competitive Bidding & Analysis
Subcontractor & Vendor Selection
Public Utility Coordination
Operations & Safety Management
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December 2004 — WHO'S WHO IN HOMEBUILDING | "2004 WAS THE YEAR OF...?"

**Welcome to the 2004 Builder and
Developer magazine
"Who's Who in the Building Industry."**

This year, the list includes 111 of the top homebuilding executives in the West. In addition to their background information, we asked these homebuilding luminaries to complete the statement "2004 was the year of...?"

Zadrick, Stephen

CEO

CenterPoint LLC

A real estate investment company providing developers with investment capital, marketing and pre-sales in one turnkey program, CenterPoint's Project Driven Financing program assists developers in the areas of Early Stage/Mezzanine, Partial Construction Financing and Late Stage financing in a unique and creative manner. Zadrick is an alternate finance expert who has been active in the real estate and corporate barter business since 1976. "2004 was the year of the condo high rise craze. Residential towers across North America are being sold out in preconstruction phases. Homebuyers appear to have an insatiable appetite for this product and with the changing national demographic it seems like there is no end in sight."

INNOVATIVE FINANCING FOR REAL ESTATE DEVELOPERS

CenterPoint's Project Driven Financing™ was recognized as the
"2005 Financing Idea of the Year" by The International Real Estate

Trade Organization and provides developers with an integrated
and comprehensive package to finance a significant portion
of vendor and supplier expenditures at more favorable
all-in cost and without the cash requirements of
conventional mezzanine financing. The result
of this is the ability to save developers
significantly on their cost of money, thus
adding to the developer's bottom line.



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CREATE URBAN LIVING

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CAPITAL SOLUTIONS FOR REAL ESTATE DEVELOPERS

CenterPoint LLC (www.centerpointcs.com) is recognized as the industry leader in boutique financing for luxury high-rise real estate developers. Through CenterPoint's Capital Solutions™ and its elite group of preferred vendors, the company brings considerably more talent to the table than other lenders. The result of this is the ability to save developers significantly on their cost of money, thus adding to the developer's bottom line.

CenterPoint's Project Driven Financing™ program assists developers in various areas of financing, such as Early Stage, Mezzanine, Construction and Inventory loans, aggressively marketing its preferred vendors in unison with CenterPoint Capital Solutions™ through its policy Our Money, Our Vendors; our goal: Your Project's Success. CenterPoint has extensively researched and partnered with some of the most respected real estate vendors in the nation.

Benefits of Working with CenterPoint

- Cut interest expenses
- No hidden entry/exit fees or points
- No monthly interest carry payment
- Close financing faster
- Lower equity requirement for financial institutions
- Giveaway less equity to investors in your project
- Re-direct budgeted funds into other useful areas
- Utilize a supercharged pre-qualified vendor network
- Improve cash flow and increase profits
- Sell units & create additional pre-sales
- Receive proven marketing expertise, research and strategies
- Cap interest rates unlike other mezzanine products
- Multiple financing options available

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