

Bridging Loan Essential Information

Deadline: 17th December 2024 *(let's aim to resolve well before that date)*

Estate purchase price: €4.4m

Valuation: €15.1m

Reasons why purchase price so low compared to valuation:

- 1) Multiple families sharing the estate, no obvious way to divide unless sold.
- 2) Substantial increase in value due to recently obtained planning permission.

Non-refundable deposit already invested by neos•life: €800k

Remaining purchase price: €3.6m

Desired fundraise amount: €5.5m *(additional funds towards refurbishment)*

Interest: 10% for 6 months *(equivalent to 20% APR)*

Duration: ideally 6 months only to refinance at a better rate. If no better refinancing is available, then the term to be extended monthly at 20% APR. If a fraction of a month, then the entire month interest applies.

Exit strategy 1: refinancing

Exit strategy 2: selling individual plots and services that will provide revenue

Structure: bridging loan

Collateral: 1st lien or 1st charge on the property

"The Borrower agrees to grant the Lender a First Lien/First Charge on the property, securing the full amount of the loan. The specific nature and details of this security interest (First Lien/First Charge) will be determined and confirmed (TBD/TBC) in accordance with applicable law and standard property registration requirements."

Additional documents available:

- Certified Estate Valuation
- PWC Tax Structuring Report
- Due Diligence Report

Marketing materials. 12th October 2024: news.neos.life/p/create-inner-financial-freedom

We ask you to help us secure this land by lending your money to neos·life for just six months. After that, we give your money back by getting a bank mortgage on the property (takes 3-6 months in Portugal). On top we pay you 10% interest for the 6 months and you get a 1% equity in neos·life to keep for each €1M - proportional to the amount you lent us.

You get your money back in six month, plus 10% more and you get to keep a stake in the business of the future of living and being - while your money is secured by an increasingly valuable property.

Investment deck: <https://neos.docsend.com/view/2zrc7sk93szycyez>

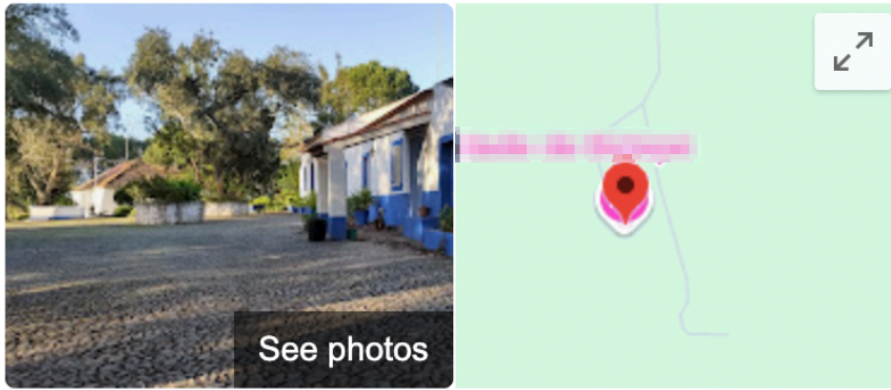
410 ha estate 75 mins from Lisbon/airport

Low purchase price (€4.2M or €1/m²)

5,000m of existing structures

Including 1,700m² / 19 bedroom operational hotel

I confirm. There is an operational hotel according to Google Maps



4.8 ★★★★★ 71 Google reviews ⓘ ⋮

<https://maps.app.goo.gl/>



Default clauses:

Governing law: England and Wales.

Arbitration: no court.

Force majeure: in case of a catastrophic disaster affected parties are indemnified.

Severability: in case one of the clauses invalid, the remainder is valid.

Factual nature of the marketing material and investment deck: information is true.

Indemnification: we are not liable if information is false.

Non-circumvention clause: see appendix 1

Introducer fee: see appendix 2

Contact:

Mars (introducer): +44 758 629 4729 <https://calendly.com/marsxr/basex>

Vincent (neos•life): connect@neos.life

The most efficient workflow: message me on WhatsApp and will create 3-way WhatsApp group

Appendix 1: non circumvention agreement

This is a simplified (no legalese) agreement between Mars Robertson ("the introducer") and _____ representing _____ ("the lender")

Non-circumvention clause: **do not remove the introducer from the deal.**

As of 2024 the business is done on WhatsApp and reply to this message with "OK" or "I agree" or "👍" is interpreted as a valid legal contract.

Common sense, reasonableness, simple logic: we are here for the long term and that wouldn't be a good start of a business relationship. Trust matters and I trust you that

Appendix 2: introducer fee

2% of the loan amount + 20% of the total interest amount

For example, if the lender offers €1m load for the period of 6 months:

Loan amount = 2% of €1m = €20k.

Total Interest amount = 10% of €1m = €100k

20% of the total interest amount €100k = €20k.

Total introducer fee = €20k + €20k = €40k