



WE'LL HELP YOU COMPLETE THE 4-DEAL CHALLENGE & WHEN YOU DO, WE'LL PAY BACK YOUR ENTIRE TUITION & CELEBRATE YOUR SUCCESS!

At Lee's Inner Circle 4.0, you and a group of other driven and active investors are invited to shadow the successful real estate investor and entrepreneur, Lee Arnold, as he negotiates terms and deals with buyers and sellers to fix and flip or buy and hold properties for profits.

Lee's Inner Circle 4.0 is an exclusive real estate investment training group. Learn from the master as you spend 3 days with Lee in Coeur d'Alene, ID and Spokane, WA.

See his expertly crafted system of real estate investing at work and discover how to implement key pieces to spur your success in your own chosen market!

In Lee's Inner Circle your success is paramount to our success! You'll also receive ongoing support from loan analysts, coaches, and in-house support staff as you complete your four deal challenge so we can return, in full, your Inner Circle Tuition!

- Access to Premium Financing: 100% Financing up to 70% ARV
- Backdoor access to Friends and Family Funding
- Subject To and Seller Financing negotiations, terms, and agreements
- Bi-weekly training calls (live and video)
- Lee's Inner Circle / Academy Call (Q&A and Training)
- Homework assignments (During the Training)
- Assigned books with reading deadlines (MONTHLY READING LIST)
- Closing Table 911 Text with Lee (Emergency if you are about to lose money)
- Demographic and deal research (Training and How To)
- Spend a day with Lee's Acquisition Team learning to work live leads and join us in a calling party
- Access to all our acquisition and deal-writing tools for the entire 3-days
- Practice evaluating and writing offers on deals
- One live day in the field where the information is reviewed, Lee's assets are toured, and the students get to know the team on a personal level
- Virtually unlimited phone and email access to client success and Cogo Capital staff
- All the steps we use to underwrite, make offers, execute contracts, perform due diligence, raise capital, qualify for financing, prepare to close, and operate a deal



Lee's Inner Circle 4.0

3 Days of Training in Lee Arnold's Local Market. Lee's Inner Circle is an exclusive real estate investment training group led by Lee Arnold and his Team.

1. Includes an Inner Circle Mastermind
2. Training with lead generation through: List Source created lists, Networking, & Driving for Dollars as well as SendFuse and Deallo.pro
3. Deal Structuring training
4. Exit strategy training – Wholesaling, Fixing and Flipping, Buying and Holding
5. Experience making tough phone calls through the Calling Party Training

Tuition Reimbursement Criteria: You will qualify to be reimbursed your entire investment, up to the amount actually paid for Lee's Inner Circle 4.0, upon completion of the following requirements:

- **FOR NEW VIRTUAL ATTENDEES:** Upon the completion of 4 Real Estate Deals
- **FOR NEW LIVE ATTENDEES:** Upon the completion of 4 Real Estate Deals
- **FOR EXISTING INNER CIRCLE MEMBERS:** Upon the completion of 2 Real Estate Deals

Completion of a Real Estate Deal refers only to real estate transactions (purchase or refinance) that involve a loan that is originated through COGO Capital, the remains in good standing for the life of the loan (all payments on time/ no defaults), and is paid off (if the loan is paid off via refinance, then the new refinance loan must also be originated by COGO Capital), within a period of one year that starts on the day after your 3-Day Lee's Inner Circle Training is completed and ends on the 366th day thereafter. Completion of a Real Estate Deal also requires that you have submitted the following items to the Lee Arnold System of Real Estate Investing: (1) Before and after photos of the properties; (2) Photos of checks received and HUD statements for sales of all properties (or refinance as applicable); (3) Written and video recorded testimonials of the role COGO Capital and The Lee Arnold System of Real Estate Investment played in your success.

Cogo Capital Borrowing Benefit: Graduates of Lee's Inner Circle 4.0 training qualify for 100% financing (including purchase price, rehab costs, and closing costs) for purchasing non-owner-occupied properties. This benefit applies to up to four (4) properties* at a time which are purchased for less than or equal to 70% of the After Repaired Value of the property. All other criteria for borrowing from Cogo Capital applies (including but not limited to: UW Guidelines and County LTV restrictions).

EARNINGS DISCLAIMER. Earning and Income statements made by our company and its customers are supplied directly from the company or customer. Any and all claims or representations as to income earnings made in this message or any other communication are not to be considered as average earnings. There is no guarantee that you will make these levels of income — in fact, most people do not — and you accept the risk that the earnings and income statements differ by individual. Individual performance depends upon each customer's unique skills, time commitment and effort. Our programs are not designed or intended to qualify individuals for employment. Our programs are avocational in nature and are intended for the purpose of the personal enrichment, development, and enjoyment of individuals.

The statements made herein are not and shall not, under any circumstances, be construed as a commitment to provide any financing. COGO CAPITAL SHALL BE UNDER NO OBLIGATION TO FUND ANY LOAN TO ANY BORROWER UNLESS AND UNTIL IT IS SATISFIED, IN ITS SOLE AND ABSOLUTE DISCRETION, WITH ITS DUE DILIGENCE REVIEW AND FORMAL LOAN DOCUMENTS PREPARED BY ITS COUNSEL.

NMLS #1760709; Arizona Mortgage Broker License #0950084; California Finance Lenders License 60DBO-101344. California DRE License #01928542.

* 2 Deals if You're in the Inner Circle Loyalty Program