



Executive Summary

New England Development & Funding (NED&F) is a real estate developer and custom modular home builder with over 25 years experience in the real estate development and financing industries. NED&F is headquartered in Greenwich, CT and also maintains a satellite office in Darien, CT.

Clearfield Financial provides advice and solutions in the areas of investment banking, cash flow management, wealth accumulation, and mergers & acquisitions. Clearfield Financial has over 20 years experience dealing with complex financial situations and developing creative solutions through their network of banks, investors, and alternate funding sources. Clearfield Financial is headquartered in Bensalem, PA and also maintains an office in Raleigh, NC.

NED&F is seeking private investment capital to assist with the financing of various real estate development projects. The private investments for each of the projects comprise 10-20% of the total cost of the project – this includes land acquisition, demolition, building, labor, financing, carrying costs, and marketing.

NED&F spends a great deal of time researching their market to ensure they are acquiring land in highly desirable locations. Traditionally, the land they acquire is situated in mature towns and communities and replace older, out of date homes with new custom developed homes. While the current market conditions for home builders has declined over the last 18 months, NED&F has been able to seek out and take advantage of this buyer's market. This helps keep acquisition costs low, which helps maximize investor return and net profit.

Investment Return & Security: The investment made into each project is secured by a promissory note held by the investor with a return of 18% per annum paid quarterly. In addition to the basic return, NED&F also offers clients of Clearfield Financial an exit return of 12% paid at the maturity of the note (end of the 12 month period).

For more information, please contact Gene Camm with Clearfield Financial @ 215-244-0840