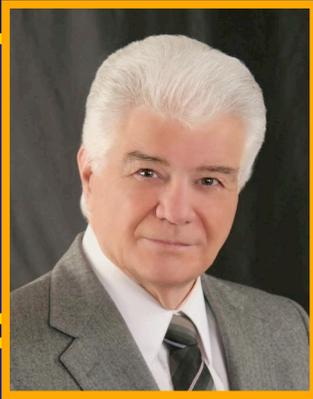


FRANK "DOC" RICCI



*What you see
is what you get*

MISSION

- ♥ Follow My Heart
- ♥ Dream Big
- ♥ Work Hard & Smart
- ♥ Help Others Succeed

BIOGRAPHY

- ♥ Top Producing Realtor
- ♥ Motivational Speaker
- ♥ Behavioral Therapist
- ♥ Success Management Coach

Behavioral Therapist

**Co-Founded National
Charitable Health Clinic**

Lectured To Over

**200 organizations nationally
150,000 employees attended**

Inspirational Speaker

Success Management Coach

**Humanitarian Award
Recipient**

Visit: www.TheFRIENDGroup.org

**Good people can achieve great things
when given a chance by others who care
– Dr. Frank Ricci III**

I am Frank Ricci, PhD, CHt, and co-founder of “The FRENED Group Clinic and Institute for Self-Improvement”, a charitable teaching, treatment and inspirational clinic.

We specialized in success motivation and behavior modification including stress management and associated issues such as the excess weight, pain and insomnia; smoking cessation and addictive behavior.

I’ve conducted seminar-clinics for more than 200 state and county governments, law enforcement, firefighters and major corporations nationally with over 165,000 employees attending.

My **Proprietary Life Improvement Program** enjoys virtually a 100% approval rating and is...

Endorsed by:

- The American Cancer Society
- The California State Association of Counties
- General Dynamics and more

Approved by:

- The American Medical Association
- The American Psychological Association

Recommended by:

- The National Institute of Health

Real Estate

Realtor

Top Producer

Investment Manager

R.E. Radio Talk Show Host

Shared Equity Specialist

Mortgage Lender

Visit: www.FRENDCO.com

I am a...

- Top Producing Realtor and Investment Manager
- Real Estate Radio Talk Show Host
- Motivational Speaker
- Success Management Coach
- National Teaching Seminars
- Equity Share Specialist
- Scientific Programmer Analyst

The following is an excerpt from the "San Francisco Chronicle" regarding my Equity Sharing Program.

San Francisco Chronicle: "How to Break Into the Housing Market... Ordinarily, people get the down payment for a first house in various ways: They inherit it, they cash in stock options or they scrimp and save for years. Equity sharing is a way around the waiting, the penny-pinching and the role of luck.

"It's people helping people, "says Frank Ricci, who started putting together equity-sharing deals in the Sacramento area... He says, "It pays tangible dividends for investors tired of the adversarial landlord-tenant dynamic. You talk about humanitarian feelings. It just goes on and on." - Traci Hukhill, July 15, 2007

Intent:

I would like to join a Real Estate organization that is forward thinking, class oriented with like-minded values who would appreciate a self-starter with my extensive experience, knowledge and proven can-do attitude.

For more information visit: www.FRENDCO.com

See Client Testimonials at bottom of this page

Ricci scores big

Frank Ricci of Coldwell Banker 1st Professional Brokers is Top Producer for May.

Ricci has been associated with the firm for more than three years.



Ricci

Ricci CB 1st Pro February top lister

Top Lister in February for Coldwell Banker 1st Professional Brokers, located at the Highway 49 at Wolf Road office, is Frank Ricci. He is the specialist in equity share programs.



Frank Ricci

Performance Award

Certificate of Award

In honor and recognition of your fine performance
we hereby present

Frank Ricci

with this certificate of award

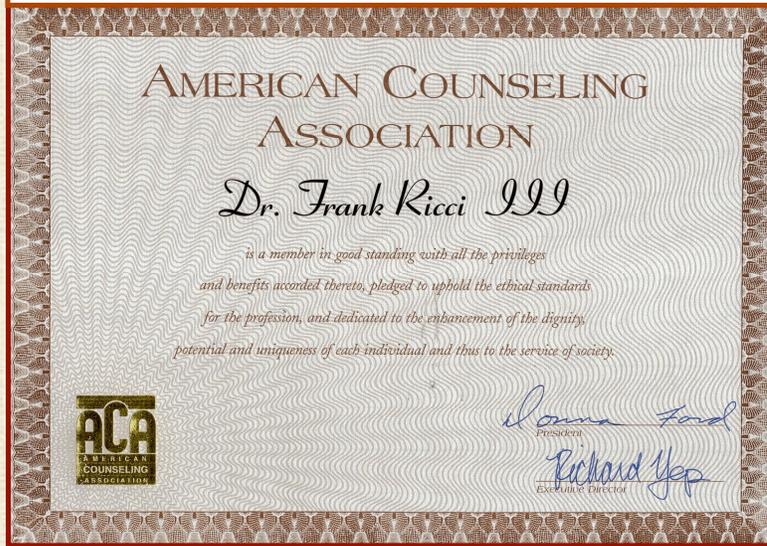
Equity Share Program

On This *5th* Day Of *January* 19*93*

Walter Becker



American Counseling Association



Advanced Equity Sharing

CONTINUING EDUCATION IN REAL ESTATE ATTENDANCE CERTIFICATE

This certificate will verify that:

NAME OF ATTENDEE: Frank Ricci III	REAL ESTATE LICENSE IDENTIFICATION NUMBER C1070355
CURRENT MAILING ADDRESS 10994 Combie Road, Suite 6498, Auburn, CA 95603	

Has met attendance requirements and successfully completed a final examination/evaluation for _____

ACHIEVING THE AMERICAN DREAM - ADVANCED EQUITY SHARING WORKSHOP
(Use only DRE Approved offering title)

for continuing education credit in the amount of 3 clock hours. Offering was 90 % or better attended on the date (s) of March 19, 1992 at the location and community of ZORBA'S RESTAURANT, SAN JOSE, CALIFORNIA

A final examination for this offering was successfully completed on the date of March 19, 1992

NOTE:

- The completion date is considered to be the date the examination was actually taken, not necessarily the date the examination was graded.
- Credit will expire if not used within 4-years of the final examination completion date.

This offering is approved by DRE under the designation of:

<input type="checkbox"/> CONSUMER PROTECTION (10170.5(c) B&P Code)	DEPARTMENT OF REAL ESTATE CERTIFICATE NUMBER (13-digit) 2738 8 01 1191 03
<input type="checkbox"/> ETHICS (10170.5(a) B&P Code)	
<input type="checkbox"/> AGENCY (10170.5(b) B&P Code)	
<input checked="" type="checkbox"/> CONSUMER SERVICE (10170.5(d) B&P Code)	

NAME OF SPONSORING ENTITY (AS APPROVED BY DRE) LIFELINE REAL ESTATE SERVICES	
ADDRESS OF SPONSORING ENTITY 1494 Hamilton Avenue, Suite 203, San Jose, CA 95125	TELEPHONE NUMBER (408) 267-7646
SIGNATURE OF VERIFIER <i>Richard R. Ramsey</i>	PRINTED NAME OF VERIFIER Richard R. Ramsey
ADDRESS OF VERIFIER 1494 Hamilton Avenue, Suite 203, San Jose, CA 95125	TELEPHONE NUMBER (408) 267-7646

1031 Exchanges

207169

ATTENDANCE CONTROL RECORD

FRANK RICCI III		01070355
Last Name	First Name	Real Estate License Number
10556 COMBIE RD, SUITE 6490 AUBURN, CA 95602		City
"DEFERRED REAL ESTATE EXCHANGES" - R. ROBINSON		COURSE NAME
0247 5 J1 0992 03	12/14/93	1 (THREE)
DRE NUMBER	DATE ATTENDED	CREDIT HOURS
	12/14/93	DATE COMPLETED

CONSUMER SERVICE
 CONSUMER PROTECTION
 ETHICS
 AGENCY

has successfully completed the course listed above and in accordance with statutes and authority vested in this institution of learning with all rights, privileges and honors thereunto appertaining.

(Please use the date completed on the DRE 251 "Continuing Education Course Verification.")

- Credit will expire if not used within 4 years of the Completion Date. -

FOR OFFICE USE ONLY

Verified by: <i>M. Williams</i>	SACRAMENTO A.O.R.	12/14/93
MELISSA WHEELANS	Board Name	Date

Completion Certificate

DRE SPONSOR NO. 0247 Lumbléau Real Estate Schools, 6633 Van Nuys Blvd., Van Nuys, CA 91405 (818) 787-1820

Loan Officer Certificate

 **CERTIFICATE OF COURSE COMPLETION**

Verification Code 1429FCS231985
Originator ID 115906-OR

this certificate is awarded to
Frank Ricci

for successfully completing the course
Residential Mortgage Lending
E-010506-149 - 20 credit hours

presented by
ProSchools

Gisandra Carlson
Gisandra Carlson, MLEB Director

2007-03-08
Date



Loan Officer Training



CERTIFICATE OF PARTICIPATION

This certificate is awarded to
FRANK RICCI III

For completion of the
Eagle Home Mortgage
Loan officer Training program

October 2006

Julie Petre
Julie Petre, Training Program Coordinator

Investment Analysis & Exchange

ATTENDANCE CERTIFICATE FOR CONTINUING EDUCATION IN REAL ESTATE

This Certifies that:
Frank Ricci

Real Estate License Number:

has met attendance requirements and successfully completed a final examination/evaluation for

REAL ESTATE INVESTMENT ANALYSIS AND EXCHANGE
for continuing education credit in the amount of Seven (7) clock hours.
The offering was 90% or better attended on May 18, 1990,
at the location and community of:

HOLIDAY INN NORTHEAST
5321 DATE AVENUE
SACRAMENTO, CA

A final examination/evaluation for this offering was successfully completed on the date of May 18, 1990.

(CREDIT WILL EXPIRE IF NOT USED WITHIN 4-YEARS OF THE FINAL EXAMINATION COMPLETION DATE.)

This offering is approved by the California Department of Real Estate under the designation of: Consumer Protection (10170.5(c) B & P Code)

DEPARTMENT OF REAL ESTATE CERTIFICATE NUMBER:
1776-6-03-1088-07

Sponsor and Verifier:
James F. Little
JAMES F. LITTLE, M.B.A.
c/o Professional Publishing Corporation
122 Paul Drive
San Rafael, CA 94903
(415)-472-1964

Explaining Deposit Receipt

Results seminars
1706-D Bille Road Paradise, CA 95969 (916) 872-0599

Attendance Certificate for Continuing Education in Real Estate
This will verify that

FRANK RICCI III C1070355
Attendee Real Estate License Number

10594 Canby Road, Suite 6420, Auburn, Ca. 95603 (916) 645-8885
Current Mailing Address Telephone No

has met attendance requirements and successfully completed a final examination for

EXPLAINING THE DEPOSIT RECEIPT
for continuing education credit in the amount of 6 clock hours.
Offering was 90% or better attended on the date of 8-JUNE-1990 at the
location and community of SACRAMENTO

A final examination for this offering was successfully completed on the date of 8-JUNE-1990
(CREDIT WILL EXPIRE IF NOT USED WITHIN 4 YEARS OF THE FINAL EXAMINATION COMPLETION DATE)

This offering is approved by DRE under the designation of:
 AGENCY (10170.5(b) B&P Code)
 CONSUMER PROTECTION (10170.5(c) B&P Code)
 ETHICS (10170.5(d) B&P Code)
 CONSUMER SERVICE (10170.5(e) B&P Code)
(Professional Competence)

Ted Highland
Ted Highland
1706-D Bille Rd., Paradise, CA. 95969
Verifier Address

DEPARTMENT OF REAL ESTATE
CERTIFICATE NUMBER
0539 0 29 0289 06

Start	9:03 AM
out	10:31 AM
in	10:46 AM
out	12:03 PM
in	1:20 PM
out	2:25 PM
in	2:40
End	4:00

Ethics Agency

Certificate of Continuing Education Credit

This is to certify that

License No. []
 Frank Ricci
 10556 Combie Road Ste 6490
 Auburn, CA 95602

has met all requirements and passed a final examination for the following correspondence courses:

Course Title	Category	Certificate Number	CE Hours	Date Enrolled	Date Completed
14 Agency in Real Estate	A	0104-1003	3	12/13/93	03/07/94
15 Ethics of Real Estate	E	0104-1001	3	12/13/93	03/07/94

Each of the above continuing education courses has been approved by the California Department of Real Estate under one of the following categories:

P - Consumer Protection S - Consumer Service E - Ethics A - Agency

John S. Hall
 John S. Hall, Director

Robert Collette
 Verifying Registrar

Anthony Schools Records • 15942 Foothill Blvd Ste 101 • San Leandro, CA 94577

Legal Aspects

Anthony Schools®
 INDEPENDENT STUDY OFFICE
 P.O. Box 18827 • Irvine, CA 92713-8827
 (714) 261-8900

STATUTORY COURSE COMPLETION CERTIFICATE

Frank Ricci
 10556 Combie Rd Ste 6490
 Auburn, CA 95602

Course Title	DRE Approval Number	Course Hours	R/C	Registration Date	Date Started	Date Final Exam Taken	Final Grade
Legal Aspects of RE	668-85	45	C	09/30/93	10/15/93	01/24/94	A
		45	C				
		45	C				
		45	C				
		45	C				
		45	C				
		45	C				

Grading
 • Pass (P) or Fail (F)
 — or —
 • Letter Grade
 A 90% — 100% Excellent
 B 80% — 89% Good
 C 73% — 79% Average
 D 70% — 72% Minimum Passing
 F Below 70% Fail

School Certification
 I hereby certify that this certificate reflects the permanent record of the named student.
Robert Collette 4-7-94
 Signature of School Official Date
Robert Collette 10/27/93
 Printed Name of School Official Title
 John S. Hall, Director

Student Information
 This certificate contains the minimum information needed when applying for a California real estate license examination.
 * Date course fee is received by school/department.
 * Date actual classroom instruction starts or date first written assignments (homework) received by the school in the case of correspondence courses.
 * A score of 70% or more is required for credit. Date final exam was taken, is not necessarily the date the exam was graded.
 (P-12288)

Office Administration

Anthony Schools®
 INDEPENDENT STUDY OFFICE
 P.O. Box 18827 • Irvine, CA 92713-8827
 (714) 261-8900

STATUTORY COURSE COMPLETION CERTIFICATE

RICCI, Frank III
 10556 Combie Road, #6490
 Auburn, CA 95602

RECORD OF COLLEGE-LEVEL CORRESPONDENCE COURSES

Course Title	R/C	DRE Approval Number	Course Hours	Final Grade	Registration Date	Date Started	Date Final Exam Taken
R.E. Office Admin.	C	1232-91	45	B	11-13-92	6-11-93	8-2-93
	C		45				
	C		45				
	C		45				
	C		45				
	C		45				
	C		45				

Grading
 • Pass (P) or Fail (F)
 — or —
 • Letter Grade
 A 90% — 100% Excellent
 B 80% — 89% Good
 C 73% — 79% Average
 D 70% — 72% Minimum Passing
 F Below 70% Fail

School Certification
 I hereby certify that this certificate reflects the permanent record of the named student.
W.A. McAwee AUG - 9 1993
 Signature of School Official Date
 W.A. McAwee, Director of Independent Study

Student Information
 This certificate contains the minimum information needed when applying for a California real estate license examination.
 * Date course fee is received by school/department.
 * Date actual classroom instruction starts or date first written assignments (homework) received by the school in the case of correspondence courses.
 * A score of 70% or more is required for credit. Date final exam was taken, is not necessarily the date the exam was graded.
 (P-12288)

Real Estate Appraisal

SOCIAL SECURITY NO.	NAME	BIRTHDATE	REAL ESTATE
039-24-2696	RICCI, FRANK III	04/12/41	REAL ESTATE

DATE ISSUED: 11/07/93

CR	RE	REMARKS	AC	CRS	RE	REMARKS	AC	CRS	RE	REMARKS	AC	CRS	RE	REMARKS	AC
		FALL -1993													
G	R.E.	075	REAL ESTATE PRACTICE	3.0											
G	R.E.	079	REAL ESTATE APPRAISAL	3.0											
	UTS ATT=	3.0	UTS COMP=	3.0	GRD PTS	9.00	GPA=	3.000							
		SPRING-1991													
	R.E.	076	LEGAL ASPECTS OF RE	3.0											
	UTS ATT=	0.0	UTS COMP=	0.0	GRD PTS	0.00	GPA=	.000							

SIERRA COLLEGE
 1600 Buckeye Rd., Yuba City, CA 95677
 (916) 624-3333

OFFICIAL TRANSCRIPT

SIERRA COLLEGE SEAL AND SIGNATURE ON REVERSE SIDE

E 6490
 95603
Paul W. ...

EDUCATION REQUIREMENTS	ATTACHED	COURSES	G.P.A.
ALL IN TRANSFER	0.00	3.00	3.00 15.000
UNITS FROM OTHER INSTITUTIONS			
C-ENGLISH	0.00	0.00	0.000
OVERALL CUMULATIVE			
C-COMM	3.00	3.00	3.000

PLURANT TO THE FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974, THIS INFORMATION CAN BE RELEASED WITHOUT THE WRITTEN CONSENT OF THE STUDENT.

HOMEBUYER TESTIMONIALS

Had Little Hope Of Owning A Home

“I had little hope of purchasing a home. (Fresh from Law School) I anticipated having to work for several years to save for a down payment. I was altogether unprepared for the scope of service and creativity that Frank brought to my situation. If there is any way possible, Frank can make it work. But having said this, I should warn that Frank’s definition of the word “possible” may be more broad than you expect.” - **James A. Walker, Attorney at Law**

Grandma’s First Home - A Dream Come True

“My American dream is now a reality and Frank Ricci is totally responsible for my success. Now every flower in my yard has a scent that I own and every fish in the pond is mine. I am a grandmother and after renting homes all my life, I now for the first time, have these privileges myself. Thank you Frank for the happiness I feel, I know there are many people out there who desperately need your help and advice. Thank you Frank for making my dream come true.”
- **Nadine Harmon, Probation Officer**

Can Dream Again, Now Own Home They Rented 6 Years

“We were non-believers when we first heard about your program, but not anymore. Frank you have instilled in us that we can believe and dream again about owning our own home. Thank you for making our dreams come true.” - **Ralph Raper, Waste Water Operator and Laura Raper, Registered Nurse**

Renters Without Down Should Seek Your Assistance

“Thank you for your help and guidance in purchasing our first home. We wish a lot of young people who are renting and do not have a down payment should seek your assistance.”
- **Sashi Kumar, County Recorder’s Office & Shankar Kumar, Auto Mechanic**

HOMEBUYER TESTIMONIALS

Realtors Said, We Have No Chance of Buying A Home

“I was very skeptical about being able to buy a house due to being summarily dismissed by many of the areas realtors as having no chance of purchasing a home. The short of this is that Frank goes beyond the norm. Frank not only met my requirements he surpassed them. Frank makes things happen by creativity and persistence.”

- **Wendell D. Peters, Attorney at Law**

Realtors Said, It Wasn't Possible For People Like Us To Qualify For a Home

“Everyone said our down payment just wasn't enough and that it wasn't possible for people like us to qualify for a home. I'm almost tempted to go back to all those realtors who said that and show them pictures of the house we did buy, through your equity share program.”

- **Jerry Casteel, Machinist & Sue Casteel, Teacher**

Years Away From Owning A Home – They Thought

“Just a note to say thanks for all your efforts to make our home purchase a reality. I am convinced we would still not own a home if not for your skills and abilities. Without a shared equity purchase, we would be at least several years away from purchasing a home. We have directly benefited from your experience and knowledge. I am willing to provide you with an unqualified recommendation.”

- **Cris C. Vaughan, Attorney at Law & County Counsel**

Purchasing Our New (No Down) Home Was Easy

“This is an excellent program that you manage very skillfully. You made purchasing our new home an easy process. I encourage you to give our name as a reference to anyone who is interested in your equity share program.”

- **Bishop L. Ellison, District Sales Manager**

INVESTOR TESTIMONIALS

Renters Are Co-Owners and Owner Can Now Pay Wife's Hospital Bills

“I want to thank you so much for assisting me in my time of need. I needed the proceeds from the sale to pay for my wife's hospital bills. I cannot praise your program enough. I think the most rewarding part was that you were able to convert my renters, who had been renting from me for six years, into co-owners. I know for a fact that your program has been a dream come true for them as well. I believe you are providing a long overdue and much needed service to sellers, investors and buyers alike.”

- ***Richard Kennedy, Retired***

No Buyers in Sight - Until Your Program

“Our property sat with no buyers in sight until you got the information on it... an acceptable offer was made that same day. To say we were impressed is a definite understatement. We sincerely appreciate your professionalism and expertise.”

- ***Nick Shubin, Contractor & Linda Shubin, Realtor***

2 Buyers in 2 Days & No More Taxes, Upkeep or Insurance

“I was extremely skeptical because I never heard of equity sharing before. I was shocked when within 48 hours you brought two buyers to see my house and the second one fell in love with it and made an offer. I believe sellers of property whether owner-occupied or absentee owners should seriously consider your program. I no longer have to worry about any mortgage payments, taxes, insurance or upkeep on the property.”

- ***Neil & Christy Hannigan, Builder-Contractor***

INVESTOR TESTIMONIALS

A Solid Solution for Buyers and Sellers

“I want to write you a few lines and let you know how excited my wife and I are about your program. As you know we are absentee owners and retired. I no longer have to concern myself with the management, vacancy, taxes, insurance and upkeep. I was pleasantly surprised to see that the entire process from initial offer to close of escrow took only three weeks. Equity Sharing is a vital and necessary tool to help qualified buyers, who lack the down payment get into home ownership now. It is a solid solution to the needs of both buyers and sellers today.”

- ***Ted Gudmundson, Retired***

Sold In Less Than A Week

I am writing in regards to working with Mr. Frank Ricci and Frenco Facilitation Services.

For many years, my husband and I not only owned rental properties, we also develop and sell investment properties, and I am an ex-real estate agent.

Three years ago, Frank introduced me to his unique Equity Share program. Because it was a new concept to me I did not understand it at first, but the more he explained it the more I got excited and believed it to be a great program.

I liked that it was a pretty-safe real estate investment and did not have the costs or management problems associated with conventional programs.

Continued On Next Page

INVESTOR TESTIMONIALS

Sold In Less Than A Week *Continued*

So we decided to become an investor, assisting a young couple with four small children purchase a 4-bedroom, 2-bath home, with a 2-car garage, in a very nice neighborhood. They had been living in a very old single wide mobile.

We are now selling the house. They will receive enough money to purchase a home on their own, and we will realize a fantastic 322% return on our investment.

Our story does not end there. Seven months ago, we wanted to sell another of our investment homes listing it with a Realtor. For six-months it sat with no offers.

Frustrated, we contacted Frank and asked him to help us. Again, Frank and his program came to our rescue. Our property sold in less than one week.

So far, we have participated in Frank's program twice, once as a cash-investor and once as a seller-investor. I cannot praise Frank and Frenco enough for their professionalism, knowledge, high ethical standards, and the fact that they truly get results. Sellers and Buyers everywhere should use their outstanding service.

My husband and I own more properties and we will be using Frenco and Frank's amazing Equity Share program for any real estate we sell in the future.

- Dottie and Willie Mattos, Seller / Investors