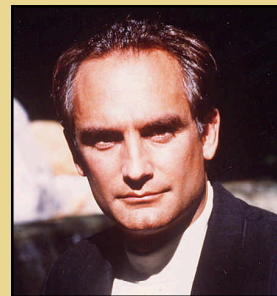


# SPARK

## Lending Your Way to Real Estate Millions



Jason Moskowitz



Michael E. Napoliello, Jr.

What do prominent real-estate developments like New York's SoHo District; California's Old Pasadena Plaza; Seattle's Space Needle; and Los Angeles' Staples Center all have in common? They all began with a "spark," or seed capital called "orchestra funding" as told by authors Jason Moskowitz and Michael E. Napoliello, Jr. in *Spark: Lending Your Way to Real Estate Millions*. (Literary Press -ISBN 0-9716958-7-3.)

Typically, orchestra players are savvy financiers who provide lending in large amounts (\$500,000 or more, for an average of 18 months) reaping a whopping 25-35% average return.

For the first time, *Spark: Lending Your Way to Real Estate Millions*, reveals how the average investor can enter the lucrative real-estate lending world through an exciting new innovation: orchestra funding. With a small amount of capital, it may be possible to make better-than-average returns with minimum risk—just like large investors.

In *Spark: Lending Your Way to Real Estate Millions* you'll learn:

- \* What the "Orchestra Funding revolution" is all about
- \* How orchestra funding can become an opportunity for all investors
- \* Why orchestra investing is less risky than you think
- \* How orchestra funding is different from REIT(s)
- \* Why average investors don't know about this industry
- \* Why the orchestra lending industry is safe and reputable
- \* Why orchestra funding is profitable in a good or bad economy

### ABOUT THE AUTHORS

Two of the country's most successful entrepreneurs in the world of real-estate and marketing consulting, Jason Moskowitz and Michael E. Napoliello, Jr. pioneered orchestra funding to broaden the access of their profitable, ground-breaking efforts in the field of hard money real-estate lending. They are executive officers of InSymphony Private Capital (see [www.insymphony.us](http://www.insymphony.us)) and its wholly owned subsidiary, Orchestra Quarterly Income Fund, LLC. They are founders of [www.orchestrafunding.com](http://www.orchestrafunding.com), which is a source of public information, education and insight, dedicated to the growth of the orchestra funding industry.

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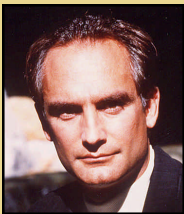


**Jason Mark Moskowitz** is a co-founder and Chief Executive Officer of InSymphony and chairs InSymphony's investment committee. Mr. Moskowitz is the principal architect, along with partners Michael E. Napoliello, Jr. and Blair Portugal, of the Orchestra Quarterly Income Fund. Mr. Moskowitz business success and ideas on finance have been featured in numerous national business publications.

In 1983, Mr. Moskowitz co-founded U.S. Marketing & Promotions where he served as Chief Executive Officer. After ranking 107th on the prestigious *Inc. 500* list in 1999 and the #2 fastest growing company in the *Los Angeles Business Journal's* 2000 rankings, USM&P ranked #1 atop *PROMO Magazine's* list of the nation's top marketing service companies in 2000. Later in 2000, Mr. Moskowitz sold USM&P to OmnicomGroup Incorporated (NYSE: OMC and *Fortune 500* #272), in a transaction valued at approximately \$150 million.

Mr. Moskowitz also co-founded V2V Acquisitions & Development Company, LLC (V2V) as a private platform for real estate development, financing and investments. Under Mr. Moskowitz's leadership, V2V has assembled a portfolio of investments in commercial and residential real estate loans and properties, which currently have an aggregate value of over \$150 million. Additionally, Mr. Moskowitz co-manages V2V's \$120 million bond and equity portfolio.

Mr. Moskowitz was born in Westfield, New Jersey, in 1963. He is a committed philanthropist, avid golfer, and dedicated family man.



**Michael E. Napoliello Jr.**, is a co-founder and Chairman of InSymphony. Mr. Napoliello serves on InSymphony's investment committee and is primarily for all aspects of investor relations. Additionally, Mr. Napoliello leads InSymphony's brand strategy, public relations and media relations teams.

Michael E. Napoliello, Jr. brings 20 years of entrepreneurial experience to InSymphony. As co-founder and President of U.S. Marketing & Promotions, Mr. Napoliello was responsible for developing relationships with, and consulting for, a number of Fortune 500 consumer products companies and retailers including: Procter & Gamble, Coca-Cola, Nissan, Hormel Foods, Wal-Mart, Reebok, Nissan, and Pepsi-Cola.

He recently authored *Big Bang For The Buck*, a book focusing on techniques for maximizing marketing return-on-investment. Mr. Napoliello is a regular lecturer at the University of Southern California (USC) business school, and is a frequent guest lecturer at UCLA's Entrepreneur program at the Anderson School of Business. Mr. Napoliello is committed to supporting regional fine arts organizations including the LA County Museum of Art, the Pasadena Museum of California Art, and many others. His book on childhood learning and the arts, *Nine Famous Artists Your Children Will Love*, ranked #25 in 2004, on Amazon's list of Educational Books. Mr. Napoliello was born in Washington D.C., in 1962.

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