

PRIVATE LENDING

Secured

Hassle-Free

Superior Yields



Call: 1.877.906.5780

HOME EQUITY Protection Services

Acquisitions, Funding & Protection

A Professional Services Group

Agenda

The top of the slide features a decorative background with several gold coins and a silver scale of justice. The coins are arranged in a row, and the scale is positioned on the right side.

- What Is Private Mortgage Lending?
- What's In It For You?
 - How you benefit
- Examples of Investments
- Company Overview




What This Program Is Not



- This private lending program is NOT a get rich quick scheme.
- This program IS a great hands free, hassle free way to grow your wealth up to 3x – 4x faster than other investment options.
- Returns are predictable and secure.



How Does Your Bank Make Money Today?



- They take in money on CD's (You).
- They then loan that money out at a higher rate of interest to other people to buy houses (Me).

I am cutting out the middle man



Private Lender Program Overview



- We buy & sell houses.
- To buy houses, we leverage our own funds with money we borrow from private individuals.
- We pay you 12% - 15% to use your money.
- It is really a very simple plan.

Think of it like you would a bank CD.



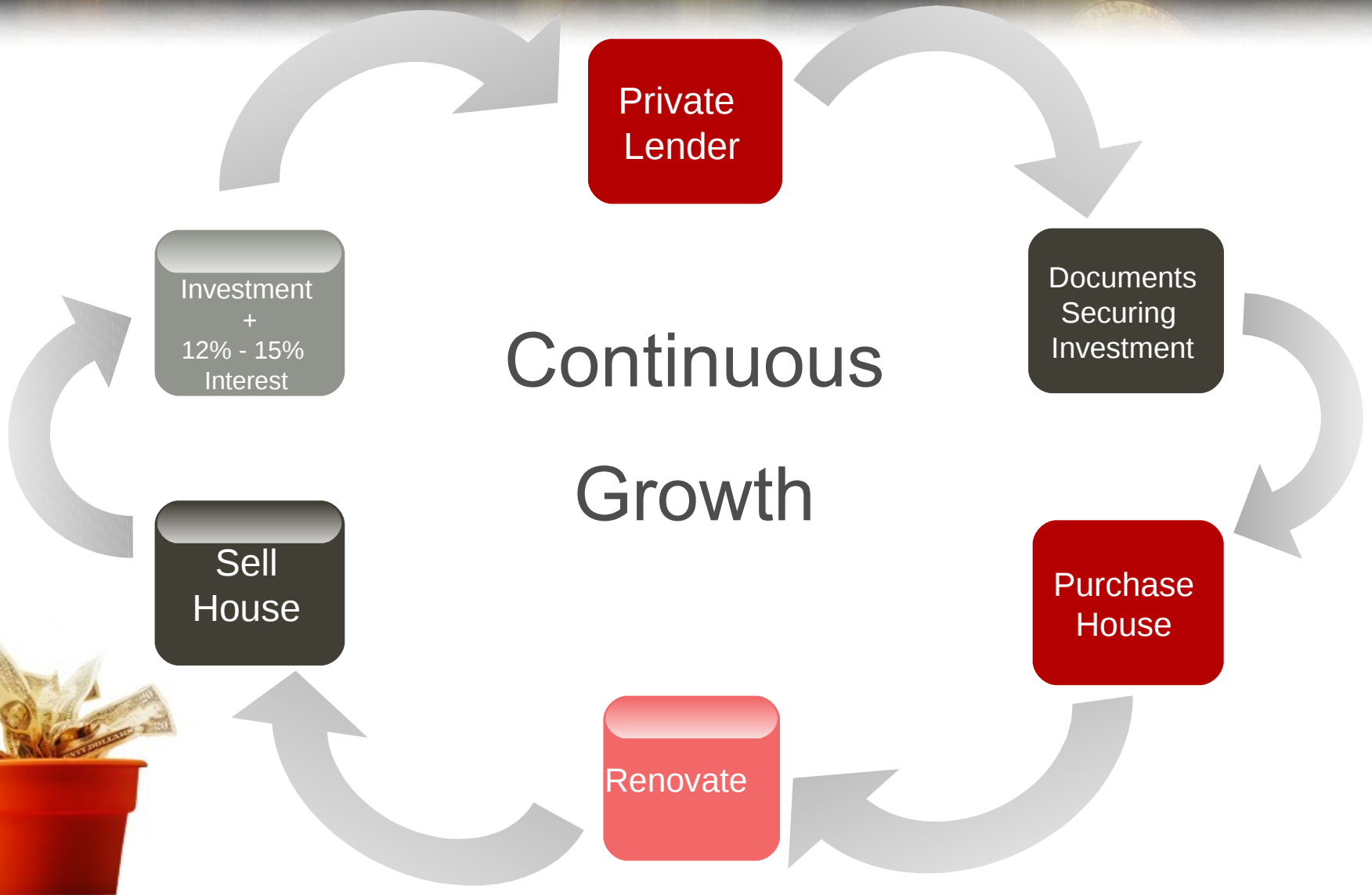
Private Lender Program

How It Works

- 1 We locate a property we want to buy.
- 2 We borrow money from you to purchase the property.
- 3 We have a formal closing and you get a mortgage on the house with other important documents.
- 4 Availability of cash allows us to buy at a discount.



How It Works



Private Lender Program Payoff



The interest accrues until the house is sold and you get one check for the initial principle amount and interest.



Accruing is best for growing your money.

Or...



We can make monthly payments if you need monthly income.



Monthly payments is best for living off a large lump sum of money.



Superior Rates



12%

Accrued
Simple
Interest

1st Mortgage

- 9% if payments needed

15%

Accrued
Simple
Interest

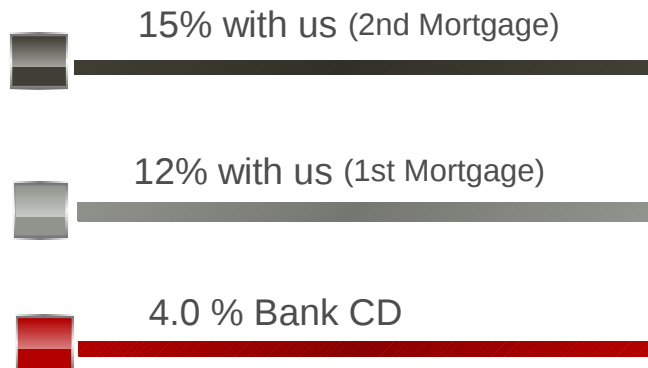
2nd
Mortgage

- 13% if payments needed

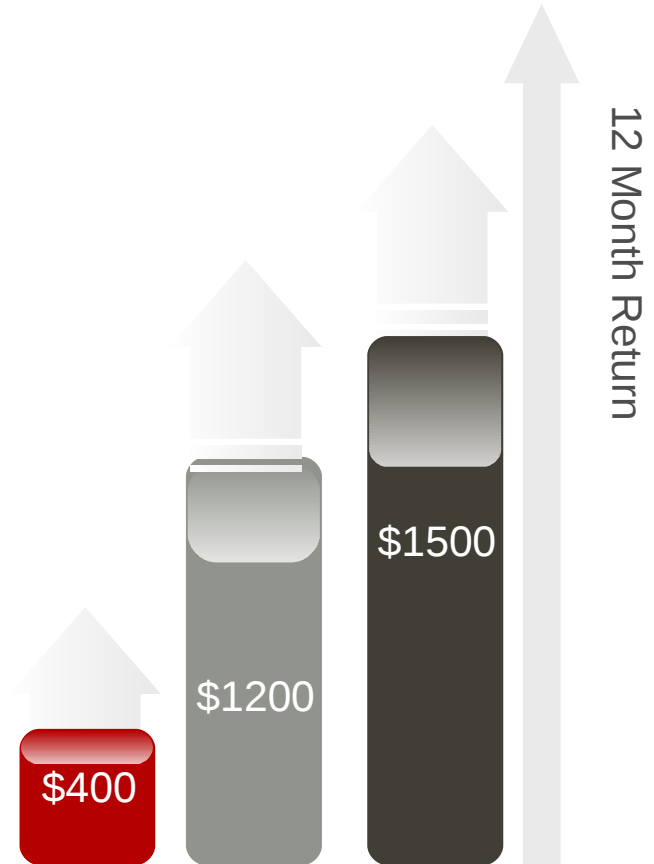


Early Withdrawal Of Your CD

On a \$10,000 Investment.



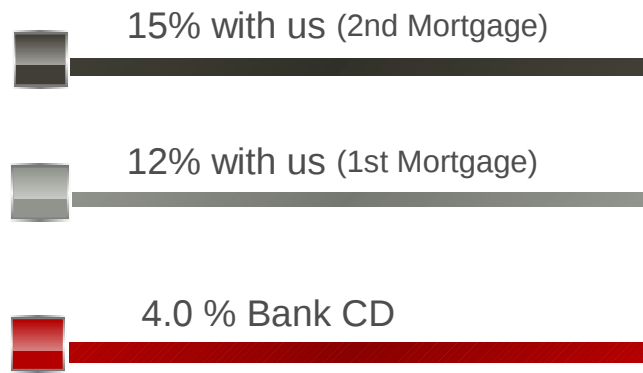
- A bank's (6) month penalty is only \$175 on this CD.
- You would still make up to \$925 more even with the penalty.



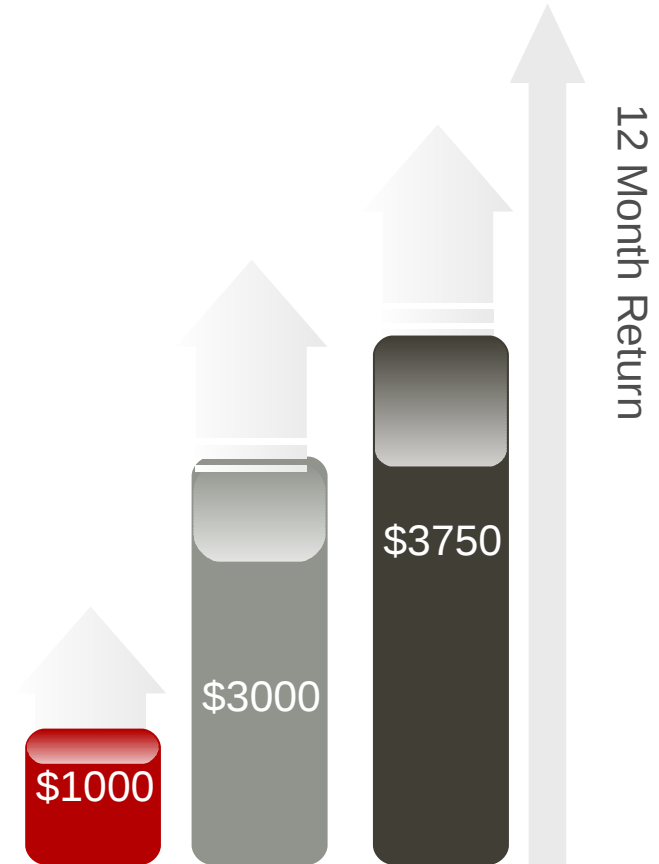
There is NO early withdrawal penalty with us



Private Lender Program \$25,000 Loan Sample



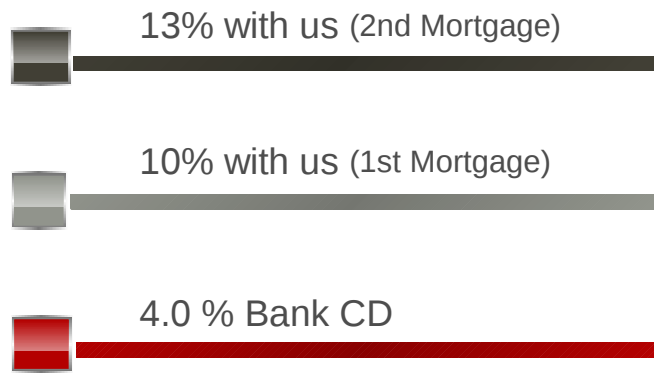
• Shown with Interest Accruing.



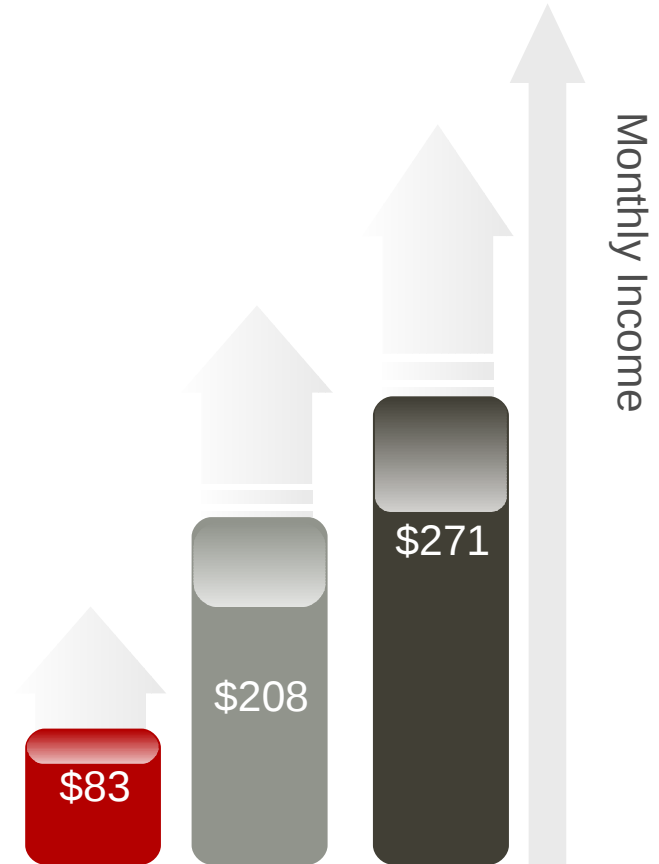
That's a difference of up to \$2750 (275%) per year!



Private Lender Program \$25,000 Loan Sample



• Shown with monthly payments.



That's a difference of up to \$2250 (225%) per year!



How Can We Buy Houses So Far Below Market Value?

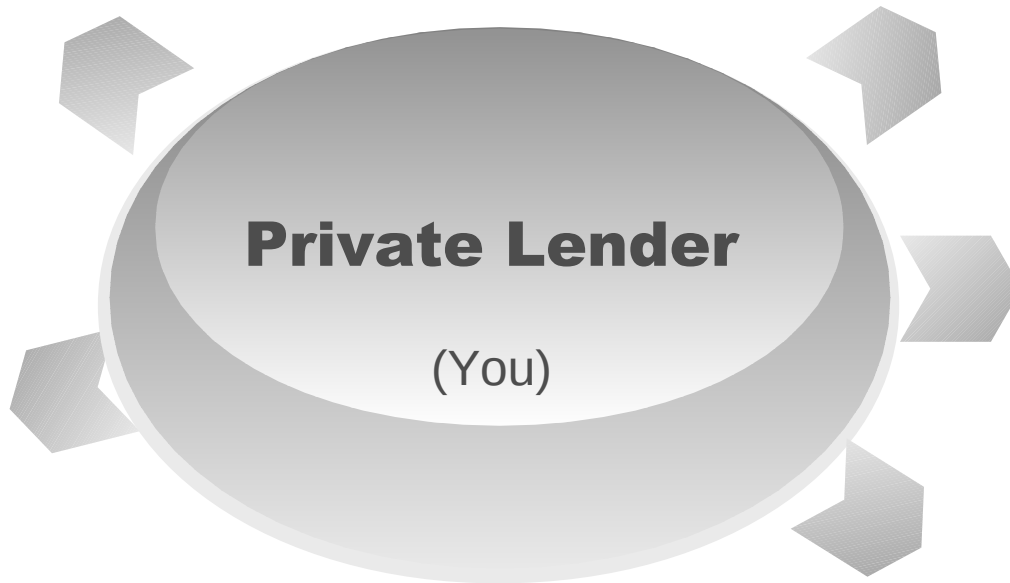
- My company's proprietary marketing methods and industry contacts find us deals.
- Our specialty is distressed situations / properties usually need renovation.
- We know where to look, what to buy, what not to buy and how to renovate.
- We create value by solving the situational problem with creative deal structuring or property problem through renovation.



Documents Securing Your Investment

Promissory Note

Mortgage



Hazard Insurance Policy

Title Insurance

Value Assessment

Lenders have NO expense.



Your BIGGEST Concern Protection Of Principle



1

Rule # 1


Our investment partners own the real estate from acquisition to disposition mitigating the risk of loss.

2

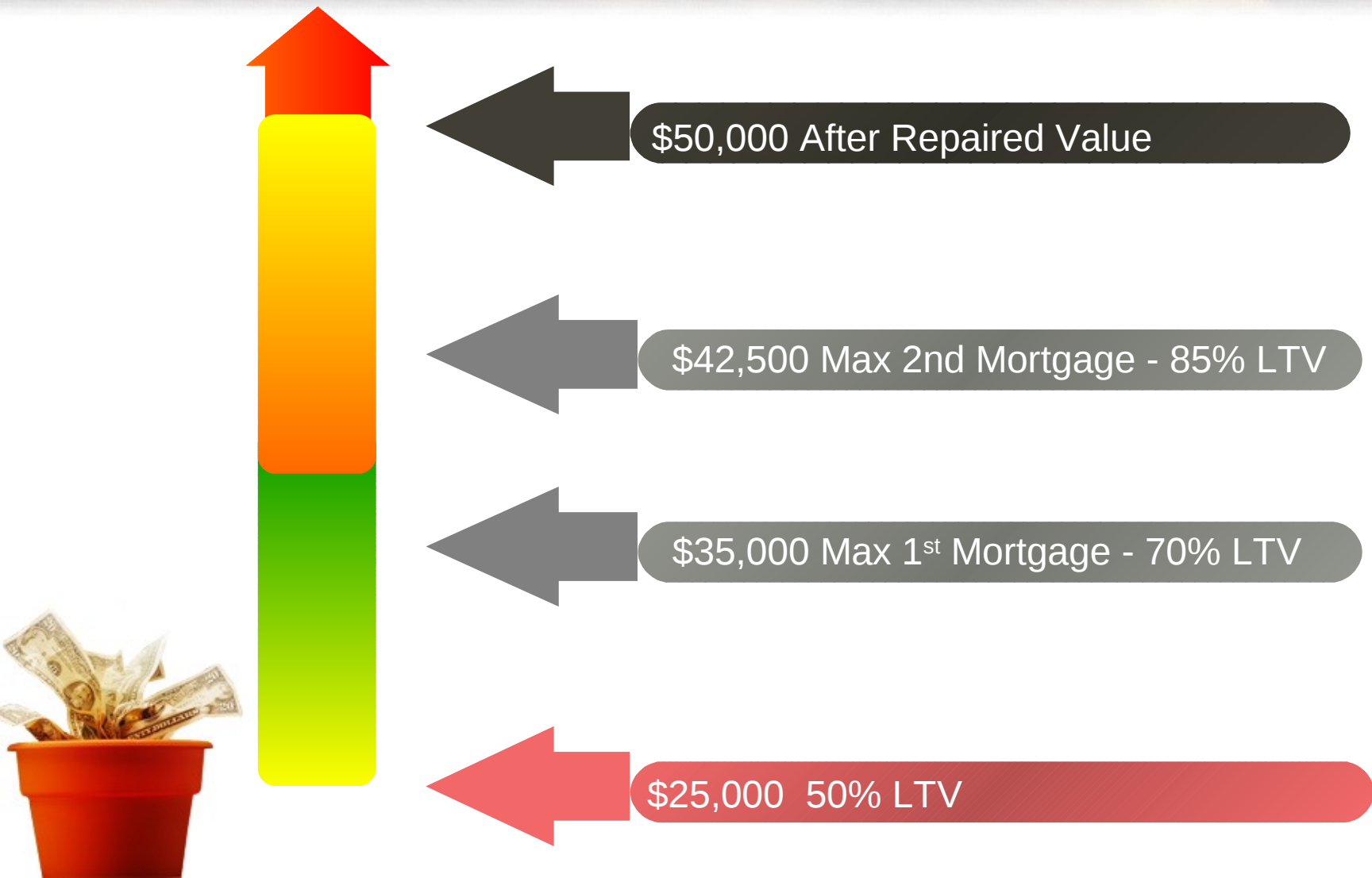
Rule # 2

We provide a Comprehensive Market Analysis (CMA) on each property for our investment partner's review and approval.

Additional security because we don't over leverage the property.



There Is Always Plenty Of Equity Above Your Loan



Minimum Time & Amount Of Investment?




- Investment opportunities typically last from 6 months to 5 years.
- The private lender will always receive a minimum amount of 6 months interest on any investment if a house sells faster than that.
- The minimum investment amount is \$5,000



How Is The Simple Interest Calculated?

- It's called “Simple” Interest for a reason
- \$25,000 investment
- 15% return
- $\$25,000 \times 0.15 = \$3,750$
- You gain \$3,750 for every year until the house sells.



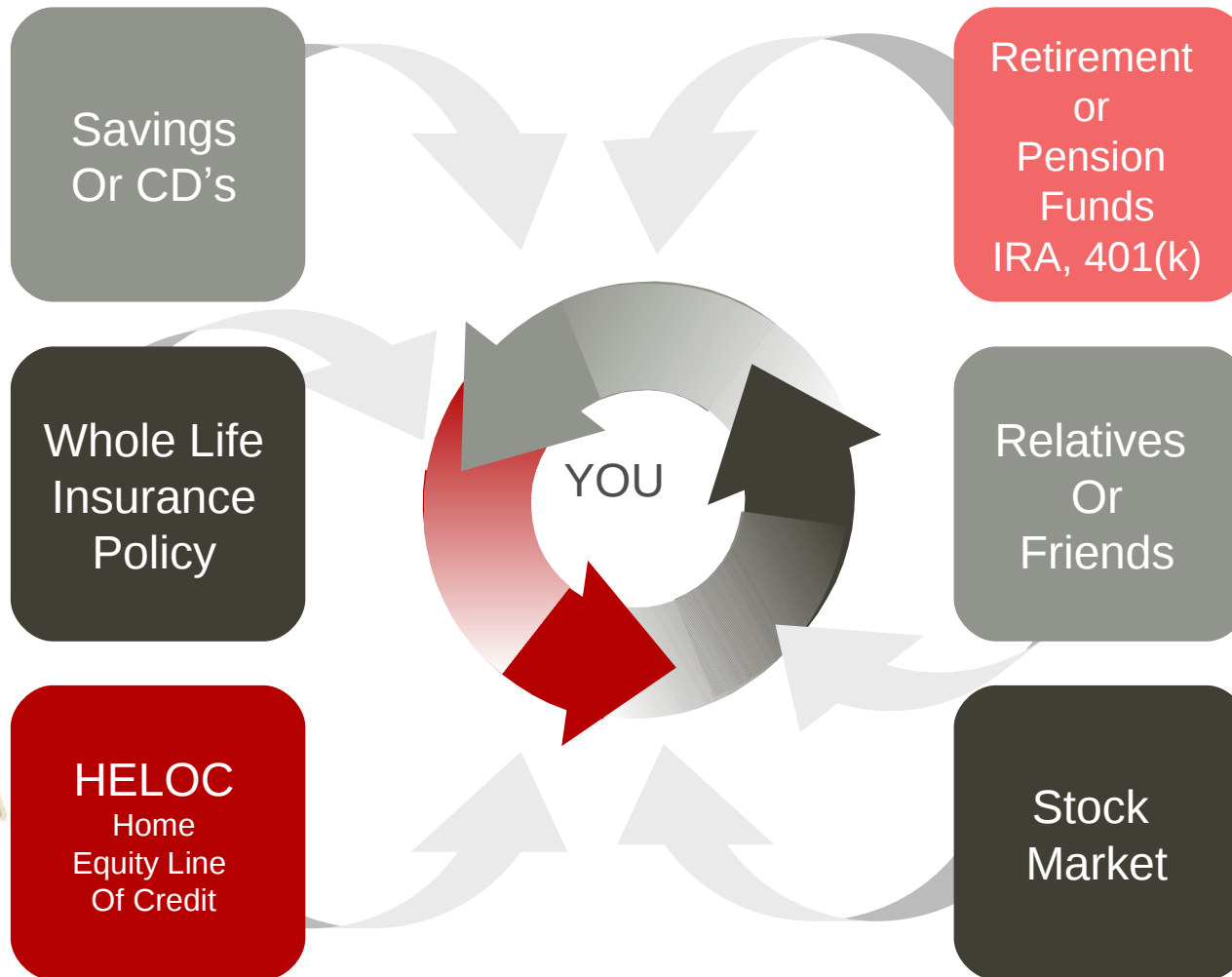
	Year 1	Year 2	Year 3	Year 4
\$25,000	\$3,750	\$7,500	\$11,250	\$15,000

What happens To My Investment If You Die?

- Business is structured to sell properties and pay you off. Your loan is still secured by the property.
- The Property will be sold and your principle and interest will be paid as agreed.



Where To Find The Funds To Invest?



Do You Have Money in IRA's, 401(k), Or Pension Plans?

- If you are retired, have been laid-off, quit your job, or have a previous employer...

1 You can self direct your IRA (Traditional/Roth) or pension plan.

2 Your returns stay tax deferred or tax free.

3 It's simple, easy, and we do the work



You're In Control We Do The Paperwork

- 1 Open account with Equity Trust Company or Entrust
- 2 Rollover funds to your new custodian.
- 3 Self direct funds to closing.
- 4 You earn 9%-15%
- 5 When house sells, funds are sent directly back to the custodian.
- 6 You decide if you do it again!



Whole Life Insurance policies?

1

Borrow your cash value, which is returning CD rates of return.

2

Loan back out to Investor to buy houses.

3

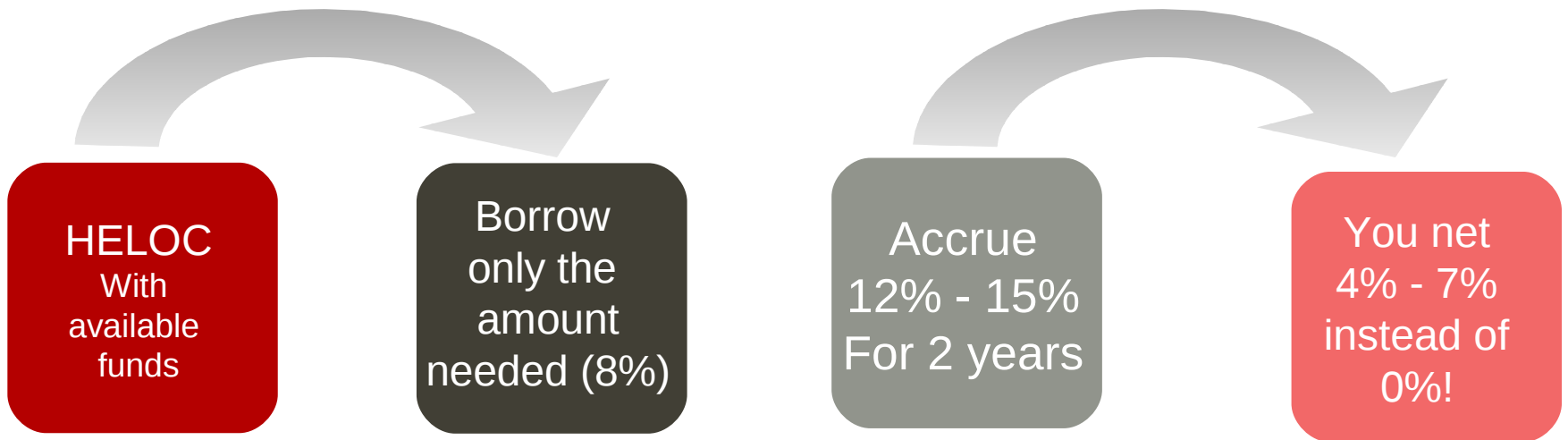
You earn 9% - 15%



HELOC's? (Home Equity Line Of Credit) lender makes monthly payments

Pull out Funds (25k)

Net \$2000 - \$3500



Fund house at closing
Make monthly payments on
HELOC (\$166.67)

You operate just like the banks!



Using Friends Or Relatives

Negotiate an interest rate
Let's use 7%

Pay back your source

Approach a
friend or
relative

Borrow
the amount
needed (25k)

Accrue
10% - 15%
For 2 years

Make
\$1500 - \$4000
on money
you didn't have!

Fund house at closing
Receive monthly payments to pay relative or
friend if needed.

You operate just like the banks!



Stable, Hands Free Alternative to The Stock Market

1

No added stress with the constant market fluctuations.

2

No worrying about stock brokers with ulterior motives.

3

Hassle free, hands free, double-digit return.



Company Overview



Home Equity Protection Services, (HEPS), is a home equity protection and foreclosure prevention company in partnership with Integrity Acquisitions Matrix, LLC, a real estate investment and management group. Possessing an advanced knowledge of foreclosure prevention and equity protection beginning 2003, it was only natural that HEPS delve into real estate acquisition and disposition as a part of its portfolio. In a nutshell, we focus on the acquisition of single and multi-family residential properties acquired from foreclosed, off-markets, auctions, distressed sellers, tax deeds etc.

We buy homes from sellers who have challenges in selling.


We sell homes to buyers who have challenges in buying.

Win – Win solution for everyone!



Company Overview



- Integrity Acquisitions Mtx is a private for-profit real estate investing company.
 - We acquire, rehab, lease and sell residential properties.
 - Our goal is to grow the company by providing affordable housing to tenants and 1st time home owners.
 - We currently buy houses throughout all 50 states with emphasis on single and multi-family residential properties.
- 

Competitive Advantage

The background of the top half of the slide features several gold coins and a scale of justice. The coins are arranged in a row, with some showing the profile of a person and others showing the reverse side with an eagle. The scale of justice is positioned on the right side, with its pans and beam visible. The overall lighting is warm and golden.

- Our competitive advantage is through the speed we can research, and purchase a property and our knowledge of creative real estate techniques.
- We have great inside contacts throughout the industry (Banks, Realtors, other investors, etc)



The Next Step?

- By now you know how this program works and how you can earn a hassle free, hands free 9% - 15% starting today!
- You have 2 options...



We hope you decide to join our team

The Next Step?

1

Do Nothing. This isn't for you. Can you give us names of folks who you feel it would serve?

2

Fill out the interest form and leave it with us. We'll be in touch

3

Once we have a deal that meets your criteria, we call you, and you can pass or play. There is no obligation!

Call: 1.877.906.5870

We want you to succeed!

