



▶ OUR CALIFORNIA MARKET IS CURRENTLY DRIVEN BY REO SALES



▶ FINANCING DIFFICULTIES CONTINUES TO HINDER THE PURCHASE PROCESS



▶ THE INVESTOR BUYER IS LIMITED BY CASH RESOURCES AND A CONVENTIONAL FINANCING CAP ON TOTAL NUMBER OF PROPERTIES OWNED

Realtors...

How to more fully profit from our

REO Market

HOW PRIVATE MONEY FINANCING CAN INCREASE YOUR SALES

Conventional loan fallout and inability to qualify does not need to slow you down if your client meets simple guidelines of loan-to-value and ability to repay.

Helping you achieve your sales goals

Private money financing retains the flexibility to meet your clients needs. The absence of a credit score requirement and many of the overly restrictive underwriting criteria of today's conventional financing, gives you the ability to close a sale with clients who would otherwise be denied. More financeable clients equals more closed sales. A major segment of today's REO buyers are investors who are buying single and multiple properties. Conventional financing puts a restrictive financing cap on the total number of properties.

Some of these investors are fix-and-flip, others will renovate to hold. Both typically have limited cash reserves and can double their volume by utilizing leverage with private money financing. Another advantage of private money is the ability to fund and close in weeks (not months). The two key qualifying points for a private money loan are a conservative loan-to-value ratio and the ability to repay. **Don't limit yourself!** Call today with your financing need and learn how private money financing can help you achieve your sales goals.



Capital Benefit Mortgage, Inc.

888.443.4777

2727 Newport Blvd. #203, Newport Beach CA 92663
www.capitalbenefitmortgage.com

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