

# Beyond the Banks: High-Yield Private Money Lending Opportunity

Welcome to an exclusive investment opportunity with Robert Robotti, Janice Jay Holland and Michael Amari of *Beyond the Banks*, a DBA of *BlueEleven Capital Corp.* We offer sophisticated investors a chance to build a premium portfolio of private money loans secured by high-value Southern California real estate.

With a minimum investment of \$100,000 per loan, you can join with other co-lenders, to access 10%-12% annual returns on secured real estate loans. Our established track record features zero foreclosures across over \$100,000,000 in funded loans, all backed by premium properties valued between \$1.5M-\$5M. All loans are professionally serviced and pay out monthly yields.

Larger, customized and sole lender investments are available for family offices and high net worth individuals.





# Who We Are: Beyond the Banks



## Experienced Team

Industry veterans with decades of combined private lending experience in the Southern California luxury market.



## Proven Performance

Hundreds of millions in successfully funded private money loans with consistent returns for our investors.



## Conservative Approach

Strict underwriting criteria focusing on premium properties with substantial equity protection.

Our executive team has built a reputation for excellence in the private lending space. Specializing in 12-month second mortgages on luxury Southern California properties, we provide investors with access to over \$20M in premium loan opportunities monthly.

# Our Private Money Loan Portfolio

## Loan Structure

We exclusively offer 12-month term second mortgages on premium Southern California residential properties. This short duration allows for capital flexibility and low risk to market fluctuations, while maintaining strong yields.

## Property Criteria

Our loans are secured by luxury homes valued between \$1.5M and \$5M, located in desirable Southern California neighborhoods with strong market stability and appreciation potential.

## Risk Protection

We maintain conservative loan-to-value ratios between 50% and 65% cumulative debt, ensuring a substantial equity cushion of \$600K to \$3M per property. This conservative approach has resulted in zero foreclosures to date.

Our portfolio consists of carefully vetted second mortgages with substantial equity protection. Each loan undergoes rigorous underwriting to ensure it meets our strict criteria for property quality, borrower qualification, and collateral value. Most borrowers have a net worth exceeding \$2,000,000.



# The Market Opportunity



## Premium Returns

10%-12% annual yields that significantly outperform traditional investment vehicles, providing investors with consistent monthly income.



## Market Stability

Strong Southern California real estate market with historically resilient property values, even during economic downturns.



## Lending Gap

Traditional financing constraints create opportunities as banks' restrictive policies leave qualified borrowers seeking alternative solutions.

Traditional banks have created a significant gap in the luxury real estate lending market with their restrictive policies and lengthy approval processes. This gap has generated substantial demand for private money loans in the Southern California luxury sector.

High-net-worth borrowers are willing to pay premium rates for expedited, flexible financing solutions that traditional institutions will not provide, especially for cash out for business purpose loans. In addition, many home owners enjoy sub- 4% long-term mortgages and avoid a long-term refinance to a higher rate. This creates an ideal environment for private lenders to secure above-market returns with strong collateral protection.

# Risk Mitigation Strategies



## Conservative LTV

Maximum 65% cumulative debt, average is below 61%.



## Rigorous Underwriting

Comprehensive property evaluation by multiple, experienced executives



## Premium Locations

Stable Southern California markets



## Portfolio Diversification

Multiple properties and borrowers

Our comprehensive risk management approach starts with conservative lending parameters. We never exceed 65% cumulative loan-to-value ratio, ensuring a minimum equity cushion range of \$600K to \$3,000,000, on every property in our portfolio.

Each loan undergoes rigorous underwriting, including detailed property valuation, borrower financial analysis, and market assessment. By focusing exclusively on premium Southern California locations and diversifying across multiple properties, we provide investors with multiple layers of protection.

# Sample Portfolio Performance

**10.8%**

**Average Annual Yield**

Consistent returns over past 36 months

**\$108K**

**Annual Return on \$1M**

Based on historical performance

**0%**

**Foreclosure Rate**

Perfect performance record to date

Our portfolio has delivered remarkable consistency, with an average annual yield of 10.8% over the past three years. A \$1M portfolio investment typically generates between \$100K-\$110K in annual returns, significantly outperforming traditional fixed-income investments by 3%-5%.

Investors receive income distributions for their portfolio in one monthly payment combining all individual investments, creating attractive passive income streams. Most importantly, our current portfolio maintains a zero default rate, reflecting our commitment to rigorous underwriting standards and conservative lending practices.





# Investment Structure for Investment Entity

## Initial Commitment

Minimum \$5M investment to develop a custom portfolio tailored to specific risk tolerance and return objectives.

## Portfolio Development

Monthly funding schedule to strategically build diversified holdings across multiple properties and borrowers in premium locations.

## Ongoing Management

Transparent reporting, servicing, and portfolio oversight with direct ownership of individual loan positions for maximum control.

Partnering with Beyond the Banks provides a turnkey investment solution with clear structure and full transparency. We facilitate direct ownership of individual loan positions, ensuring investors maintain control over their portfolio while benefiting from our established systems and expertise.

Our flexible deployment schedule allows for strategic capital allocation based on your preferences and timeline, with comprehensive reporting to track performance and distributions.



# Why Partner With Beyond the Banks?



## Proven Track Record

Millions in successfully funded loans with zero foreclosures, demonstrating our exceptional risk management and market expertise.



## Premium Deal Flow

Access to over \$20M in high-quality loan opportunities monthly through an established network of borrowers and referral partners.



## Conservative Approach

Substantial equity protection through strict underwriting criteria and focus on premium properties in stable Southern California markets, with low debt ratios.



## Turnkey Solution

Comprehensive systems for underwriting, servicing, and reporting, allowing passive investment with full transparency.

Our executive team brings decades of private lending expertise, providing investors with both the knowledge and infrastructure to build substantial passive income streams. By partnering with Beyond the Banks, you gain immediate access to an established platform with proven success.



# Comparison: Private Money Loans vs. Traditional Investments

Investment Feature	Private Money Loans	Traditional Fixed Income
Annual Yield	10%-12%	3%-4%
Security	Direct real estate collateral	Corporate/government promise
Term Length	12 months	5-30 years
Market Volatility	Minimal exposure	Significant correlation
Income Potential	Monthly distributions	Typically semi-annual
Ownership Structure	Direct asset ownership	Fund/REIT/indirect

Private money loans offer significant advantages over traditional fixed-income investments. With yields of 10%-12% compared to typical bond returns of 3%-4%, our investment opportunity provides substantially higher income potential.

Unlike market-exposed investments, our loans are secured by tangible real estate with conservative loan-to-value ratios. The 12-month term provides flexibility compared to long-term commitments, while direct asset ownership ensures transparency and control not available in fund structures.

# Next Steps: Building Your Portfolio



## Initial Consultation

Schedule a portfolio strategy session to discuss your investment objectives and risk parameters.



## Portfolio Design

Review sample loan packages and customize your investment criteria for optimal performance.



## Implementation Timeline

Establish funding schedule and strategic deployment approach for your \$5M+ commitment.



## Portfolio Management

Begin building your high-yield private money portfolio with ongoing performance tracking.

Getting started with Beyond the Banks is a straightforward process designed to ensure alignment with your investment goals. Our team will guide you through each step, from initial consultation to portfolio customization and implementation.

We invite you to schedule a portfolio strategy session to explore how our private money lending opportunity can enhance your investment returns while maintaining strong collateral protection through premium Southern California real estate.

# Contact Beyond the Banks Today

**Schedule Consultation**  
Speak with our investment team

**Launch Portfolio**  
Begin building passive income



**Review Documentation**  
Examine sample loan packages

**Customize Strategy**  
Develop your investment approach

Take the first step toward building a high-performing private money loan portfolio backed by premium Southern California real estate. Our investment specialists are ready to provide detailed information and answer any questions about this exclusive opportunity.

Contact Beyond the Banks today to schedule your confidential consultation and discover how our private money lending strategy can enhance your investment performance.