

# VEM Investments

## Deal Structure

### Option 1 (Full Private Money)

- Funds (Purchase and Repairs)
- Annualized Rate or Profit Share
- 1<sup>st</sup> Lien Position
- All Security Instruments

### Option 2 (Hard Money 3<sup>rd</sup> Party Funding)

- HML Pre Approval Required
- Funds (HML Down payments, Points, and Interest payments)
- 2<sup>nd</sup> Lien Ok
- Promissory Note, Lien Waivers

### Option 3 (Acquisition Purchase PML Only)

- Funds (Initial Purchase Only)
- 1<sup>st</sup> Lien Position
- All Security Instruments
- Verification of Repair Monies Required

## Security Instrument Required

Deed of trust (Securing the PML with title)

1<sup>st</sup> Lien Position (PML is stated to be paid first at final sale)

Promissory note (Note stating PML is owed funds being lend to project)

Lien waivers (Waivers protecting from contractor and or material suppliers' liens)

Loss payee on insurance (Insurance policy for project and PML reimbursement)