



Private Investing FACTS

“Investing in People First!”

Action. Dedication. Empowerment.

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RISK vs. REWARD

Sitting in the bank

\$100k x 1% interest

12 Month Term =
\$1,000 ROI

Investing with People's ADE

\$100k x 10% interest

12 Month Term =
\$10,000 ROI

**Backed by real estate*

People's ADE I.R.E., LLC is a professional, full service real estate solutions firm that buys, renovates, sells, and rents properties throughout Georgia and Alabama. We specialize in buying distressed homes at a significant discount and renovate and resell them to retail home buyers and landlords.

Founded in 2018, **People's ADE I.R.E.** is excited to be part of the area's renaissance. We aspire to continue contributing to the economic rejuvenation of several counties and neighborhoods in the states of Georgia and Alabama.

Important Facts About People's ADE I.R.E.

- Leading full service real estate solutions company in Georgia and Alabama, specialized in buying and selling property
- We provide solutions for homeowners and value for investors and buyers by locating and renovating distressed properties.
- We also provide homes for displaced families via our *Hard Working Parents with Children Program*.
- Our goal is to provide the absolute highest level of service to our clients

In addition, we re-develop a large number of single family and multi-family properties throughout the state with the intention of **revitalizing communities** and encouraging home ownership. **Our mission** is to rejuvenate neighborhoods and increase the standard of living by improving the overall quality of housing for the residents.

OUR MISSION

When a passion for real estate is combined with talented individuals who have an uncompromising drive to succeed, amazing things will happen. At People's ADE I.R.E., it's our goal to not only have a positive effect on ourselves and our families - but also to inspire, motivate and create lasting change in everyone we encounter. We will treat our clients and team members with respect at all times. One of our motto's is "How you do anything is how you do everything." Our company will dedicate itself to everlasting education and professional growth that will make the leaders of tomorrow.



Who Are We?

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People's ADE I.R.E., LLC

- ▶ **THE STORY OF People's ADE I.R.E., LLC**
 - ▶ The Founder's humble beginnings make the present-day success all the more remarkable. Born and raised in New York, after graduating college, the Founder made the decision to move a little farther South to achieve a better quality of life. After serving in the legal industry for over 10 years, the Founder set their sight on real estate investing by the influence of someone who believed in their amazing ability to build businesses as they'd already spent years building law firms into million-dollar businesses. It was quite certain they would at some point, "make their mark".
 - ▶ Forever grateful, after attending a 3-day Seminar, real estate investing became the dream and was brought to life. Founding their real estate dream in 2018, the Founder once diligently worked out of an oversized closet, throwing everything out on the table - using every last bit of their savings to make the business work. They refused to take no for an answer! The Founder then partnered with a team who'd redeveloped thousands of homes since 2004. After earning their stripes and gaining the knowledge to successfully create and build a business and the investment portfolio of several private investors, People's ADE finally "made their mark" and continues to do so through heavy perseverance and diligent work ethic.
 - ▶ At People's ADE I.R.E., LLC, our team is highly motivated, knowledgeable, ethical and resourceful. Qualified to handle any real estate transaction, our dedicated staff is committed to helping people with their real estate needs and making successful deals happen. Our team of professionals has the integrity to follow up on our promises, and the expertise to navigate any transaction to ensure you're fully informed for making the best investment decision possible.
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▶ People's ADE I.R.E. TODAY

Our Services



Real Estate Done Right

Nervous about your property venture? Don't be. Whether you're getting ready to buy or sell, or just exploring your options, we guarantee the best experience possible. It's what we love to do.

Rely on Expertise

If you have any questions about the process, timeline, costs, etc. trust us to find the answers. We'll ensure you are educated and empowered every step of the way.



Buying or Selling

Large or small, mint condition or as-is, we can help you find the price that's right. Need to sell your home fast? We can help! Looking for your new home? We can help with that too! Our goal is to provide the best solution for you...even if it's not with us!

Business Mindset and Performance Coaching

Having the knowledge of a Board Certified Business Mindset and Performance Coach right at your fingertips to push you forward and help you develop your business and mindset is paramount!



Our Business Model

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OVERALL INVESTMENT APPROACH

Our overall investment strategy and specialty is to purchase distressed properties at a deep discount – usually 30% to 50% below market value, and renovate and sell those properties to retail homebuyers and landlords.

▶ At **People's ADE I.R.E.**, we pride ourselves on having a strong foundation of real estate knowledge and training. Our focus is on providing SOLUTIONS for homeowners and finding VALUE for our buyers and investors by locating vacant homes that are and putting them back into use after redevelopment.

Our Business Strategy

- We purchase distressed residential properties 30%-50% below current market value
- We purchase, renovate and sell these properties to retail buyers and landlords

- ▶ Our core business lies within our systems, education and knowledge of the real estate industry. We did not just buy a CD off the Internet and become a real estate investor overnight. We have spent thousands of dollars to learn how to be successful in this business and do it the right way the first time. Through our affiliation, we are connected with a national network of investors that provide continual support and weekly trainings on changes throughout our industry. This process has allowed us to circumvent many pitfalls most novice investors would make. Learning the hard way is not a phrase in our vocabulary, and we certainly would not ask anyone to invest with us if we weren't confident enough to invest ourselves!

We Follow A Strict Due Diligence Process

We have a systematic and disciplined approach when purchasing investment properties, putting each potential investment through a strict due diligence process. This rigorous set of criteria includes, but is not limited to, the following:

- Comparable property analysis and examination by a certified, independent appraiser
- An economic study of the neighborhood, city planning and development
- Demographics of area, marketability, and growth potential
- Statistics on the crime rate
- Public transportation and schools
- Overall condition of the property, including heating and air, plumbing, electrical, roof and structural condition by a licensed, bonded, and insured Home Inspector.

Our Business Model

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WHAT'S OUR COMPETITIVE ADVANTAGE?

- ▶ Most homeowners have no idea what options are available to them beyond listing a house with a real estate agent or just trying to sell the house on their own, and hope for the best. We provide homeowners with a unique alternative to listing their house on their own or with a real estate agent. Our “out of the box” creative approach to real estate investing is a cut above the rest.
- ▶ Our company can acquire great deals on properties because we have the ability to act quickly and can close with CASH on the seller’s timeline. This is why we can buy properties at such a huge discount. We have a competitive advantage over other real estate investors who sometimes take months to find properties, while we create extremely lucrative and hassle-free transactions.

Advantages to Working With Us

- We have the business systems and knowledge to purchase properties QUICKLY and with CASH
- We create value by finding distressed, vacant homes and making them new family ready after renovation
- We have a creative marketing system to find and purchase properties before they’re ever listed
- We pay wholesale prices to all contractors and typically get bulk discounts on all materials
- We work with a team of dedicated Realtors who find buyers quickly, allowing us to secure the strongest sales price, most times with the best equity plays.

We have an aggressive TEAM approach, and a top-notch ability to expand our client base through our knowledge of deal structuring and advanced real estate techniques.

We also employ marketing strategies as soon as we purchase a home – giving us a fair advantage over the average real estate investor. Typically, many real estate investors don’t spend time or money on marketing or lead generation strategies. As a result, it can sometimes take months to obtain potential properties. Our team works diligently to find the best properties, allowing us to secure the best deals making us able to provide the best returns for our investors.

Our renovation process is also down to a science with handpicked and proven construction crews who know we are not retail clients. We work with the most experienced contractors and typically get bulk discounts on al



Our Business Model

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▶ INVESTMENT BUYING CRITERIA

- ▶ Our goal is to purchase distressed homes in stable areas where there is still strong buying demand. Part of our grand vision is to improve the overall quality of living in both urban and suburban neighborhoods. In addition to improving overall quality of life, we are committed to increasing the value of real estate in our community. We are able to target distressed properties and breathe new life back into them with highly-skilled renovations and improvements. By doing so, we are able to create beautiful homes and encourage home ownership.

Types of Properties We Target

- Distressed properties in significant need of repairs
- Properties where sellers need to sell quickly
- Properties owned free and clear
- Properties that will allow our tenants to live peacefully and comfortably.

- ▶ The ability to identify a wise real estate investment is certainly a learned skill. We have been thoroughly trained and possess this skill - along with the intuition to spot these great investment opportunities in today's market.
- ▶ Not every opportunity is a “good deal”, and we have built our company on a stable foundation knowing our numbers. Our goal is to be in business for many years and brand a company that will be passed down to our children, which cannot be accomplished by taking uncalculated risks.



Our Business Model

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▶ HOW DO WE PURCHASE HOMES SO FAR BELOW MARKET VALUE?

- ▶ At People's ADE I.R.E., we have created a marketing machine that produces a consistent flow of high quality leads. We are very different from our competitors because we don't just put in offers on MLS properties – we take it to the next level. Our creative marketing strategies, at times, allow us to reach the homeowner directly, and our relationships with our team of dedicated Real Estate Agents provide us potential deals before the property even goes to a real estate agent to be listed on the MLS; whereas, the purchase price would escalate.



Internet	Direct Mail	Other Strategies
Facebook Business	Probate	Pocket Deals
Buyer Squeeze Pages	Pre-Foreclosure	Networking Events
Seller Squeeze Pages	Foreclosure	Door Hangers
Primary Websites	Tax Liens	Other Wholesalers
Twitter	Free n Clear	House Banners
Google Business Listings	Divorce	Signage in front of current renovations
Google Ad Words	Expired Listings	Previous Buyers
Real Estate Agent Marketing	Non-Owner Occupied	Buyers



**WE BUY HOUSES
AS-IS
FAST CLOSE**

762-533-0060

Our Business Model

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▶ **HOW WE SELL PROPERTIES QUICKLY**

- ▶ There are many methods we use to sell properties very quickly. We invest a lot of time and money into marketing to build a strong list of buyer clients for our homes. Despite what the media says, there are tons of buyers out there who are aware of the fact that numerous buying opportunities exist in today's real estate market. The problem is: they just don't know how to identify and analyze them to ensure they are actually getting a good value. That's where we come in. We are constantly on the hunt for the next great buying opportunity, and use proven techniques to analyze investment properties.

Methods We Use to Sell Properties

- Social Media Marketing
- Realtor/List on MLS (Multiple Listing Service)
- Internet/ Listing Websites
- Pre-Listing Walkthroughs
- Referrals

- ▶ Our ability to locate a great real estate deal covers all types of real estate investments. We are able to identify great buying opportunities for the following types of buyers:

- Retail / Landlord / Other Real Estate Investors



Scope of Work - Single Family, Russell Co., AL

PROJECT INTRODUCTION & INTERVIEW:

Gorgeous renovation in the central neighborhood of Russell County. This 5BR, 4 BA 2 story home is a sight to see!

REHAB OVERVIEW:

The home needed Roof/Chimney Flashing Repairs, New Gutters/Downspouts, Deck Installation, Carpentry Repairs inside chimney wall, a few cosmetic renovations, HVAC Servicing, Basic Plumbing & Electrical work to bring the home up to code.

CONTRACTOR OVERVIEW:

Licensed contractors were hired to complete all renovations.

DEMO (EXTERIOR):

1. Remove all debris in front and back yard
2. Remove all debris from roof
3. Remove all exterior lighting on exterior stairs going down to creek
4. Remove storm doors

GENERAL (EXTERIOR):

1. Construct 15'x15' deck on back of home
2. Install New Exterior Storm Doors
3. Paint entire house per color scheme

COLOR	LOCATION	COLOR CODE
PPG Paints	Exterior Shutters	Daring Indigo
Extra White Sherwin Williams	Exterior Trim & Garage	7006
PPG Paints	Front Door/Pergola	Daring Indigo
Extra White (Sherwin Williams)	Interior Doors & Trim	7006 – Semi Gloss
PPG Paints	Living/Dining/Halls, Laundry, Kitchen, Bedrooms	Flagstone Gray
PPG Paints	Master Bathroom	Camel Tan



Sample Scope of Work

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ROOF:

1. Remove/Replace any damaged sheeting or starter board
2. Install new 15 lbs felt paper
3. Install new dimensional composite shingle roof (charcoal color)
4. Ensure all flashing issues have been corrected.
5. Paint all roof penetrations black

LANDSCAPE:

1. Removal all debris in front and side yard
2. Removal all weeds in front and side yard
3. Install sod in the front yard
4. Cut in planter boxes next to house and fence in front and back yard and plant drought tolerant plants
5. Test irrigation system and repair where needed

DEMO (INTERIOR):

1. Remove all trash in house
2. Demo kitchen and remove cabinets
3. Demo existing bathroom toilet, vanity tile floor and shower surround
4. Remove all tile flooring
5. Scrape popcorn ceiling
6. Remove all window coverings
7. Do not damage wood floor as we are keeping it (install rosin paper to protect flooring)



GENERAL (INTERIOR):

1. Construct new bathroom where existing bedroom is (see layout)
2. Construct new stackable laundry closet in hallway (see layout)
3. Change all door hinges and hardware with brush nickel
4. Retexture ceiling
5. Install new ceiling fans in all bedrooms
6. Combine both back bedrooms to create large master suite (see layout)
7. Close off door to existing bathroom and construct new door going into master suite (see layout)
8. Change front door hardware - Home Depot #640-064 \$169

KITCHEN:

1. Install backsplash - DalTile Travertine 3"x6" honed \$6.11/sq ft #T711361U (installed subway style and to the bottom of the cabinets)
2. Install backsplash accent tile 4" strip - DalTile American Olean Legacy Glass Celedon 2"x2" LGo3
3. Install new stainless steel appliances
 - A. Frigidaire FFFTR2126LS 21 CF Top Freezer Refrigerator - \$625.00
 - B. Frigidaire FFFMV162LS 1.6 CF 1,000 Watt Range Microwave - \$269.00
 - C. Frigidaire FFFBD2406NS 24" Built in Dishwasher - \$295.00
 - D. Frigidaire FFFGF3047LS 30" Free Standing Gas Range - \$556.00
4. Install new faucet - Proflo PFXC8011BN Single Handle Kitchen Faucet w/ Pullout Spray (Low Lead Compliant) - \$180.65
5. Install new countertops - Rainbow Stone "New Venetian Gold" Granite
6. Install new cabinets - Home Depot American Classics Harvest Finish
7. Install 4 recessed lights
8. Paint as per color scheme



HALL BATH:

1. Install new vanity (espresso finish)
2. New Faucet - Grohe G20209002 "Eurostyle Cosmopolitan" 8" Widespread Bathroom Sink Faucet - \$160.10
3. New toilet (Elongated Bowl)
4. New tub - Sterling S610411100 "ALL Pro" 60" Soaking Tub - 128.90
5. Shower head and trim kit - Grohe G26017000 "BauLoop" Tub & Shower Faucet Trim - \$130.95
6. New shower valve - Grohe G35015000 Tub & Shower Valve - \$67.50
7. Install Tile surround - DalTile Rittenhouse Square 3"x6" Matte Almond \$2.70/sq ft #X735 (installed subway style, tile to ceiling)
8. Accent Tile 12" Strip - DalTile Stone Radiance Whisper Green Blend (installed roughly 5" up the wall)
9. Tile floor - DalTile Travertine 18" x18" Honed \$1.99/sq ft (installed subway style)

Sample Scope of Work

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MASTER BATH:

1. New toilet (Elongated Bowl)
2. New tub – Home Depot #693-952 \$209
3. Install new vanity (espresso finish)
4. Tub spout - Grohe G13611000
“Eurodisc” Tub Spout - \$14.65
5. New Faucet - Grohe G20209002
“Eurostyle Cosmopolitan” 8” Widespread Bathroom Sink Faucet -\$160.10
6. Install Rain shower head and regular showerhead - Moen MS6360 2.5 GPM Flat Rain Showerhead -\$125.10 & Grohe G19595000 “ BauLoop” Shower Head with Trim Kit - \$47.25
7. Install 2 new shower valves - Grohe G35015000 Tub & Shower Valve - \$67.50
8. Install Tile Surround - DalTile Fabric 12”x24” \$3.70/sq ft #P687 (Installed subway style, tile to ceiling and tile ceiling)



BEDROOMS:

1. Install slab closet doors (make sure they are hollow core interior doors converted to closet doors, install ceiling and floor track as well as hardware)
2. Lighting – Home Depot Hampton Bay 2- Light Flush mount With Opal Glass, #534-435, \$39.97/ea.

PLUMBING:

1. Check all existing plumbing & repair/replace as needed, per code
2. New angle stops on all water lines
3. Check gas lines & repair/replace as needed
4. Check all drain lines & repair/replace as needed

ELECTRICAL:

1. Replace all outlets & switches
2. Check all wiring & replace where needed, per code
3. Install recessed lighting as per drawing
4. Check panel & repair/replace as needed
5. Install Dead Panel if missing
6. Check for open junction point in attic

HVAC:

1. Inspect and repair as needed

The People's ADE team personally manages each project, overseeing all the renovations, philanthropy projects, and more. With skyrocketing in their view, and currently serving Georgia and Alabama, the team soon plans to expand to other states.

People's ADE I.R.E. CASE STUDIES

These renovation projects took an avg. of 6-8 months to complete, with a private investor return of 10% or more.

Bunker Project 1808

Purchase Price	\$60,000
Repair Costs	\$24,550
Total Invested: (7 Month Hold Time)	\$84,550
Sales Price	\$139,900
Private Investor Return on Investment	\$7,609.50

Fairview Project 3900

Purchase Price	\$80,000
Repair Costs	\$34,368
Total Invested: (6 Month Hold Time)	\$114,368
Sales Price	\$185,000
Private Investor Return on Investment	\$9,149.44

Lonesome Project 710

Purchase Price	\$107,900
Repair Costs	\$30,249
Total Invested: (7 Month Hold Time)	\$138,149
Sales Price	\$186,000
Private Investor Return on Investment	\$14,620.76

WHAT IS PRIVATE INVESTING

WHAT IS PRIVATE LENDING?

A private money loan is a loan that is given to a real estate investor, secured by real estate. Private money investors are given a first or second mortgage that secures their legal interest in the property and secures their investment. When we have isolated a home that is well under market value, we give our private lenders an opportunity to fund the purchase and rehab of the home. Through that process, the lender can yield extremely high interest rates – 4 or 5 times the rates you can get on bank CD's and other traditional investment plans.

Essentially, private money lending is your opportunity to become the bank, reaping the profits just like a bank would. It's a great way to generate cash flow and produce a predictable income stream - while at the same time, provide excellent security and safety for your principle investment. You can do what the banks have been doing for years...make a profitable return on investments backed by real estate. There is no other investment vehicle like it.

Sources of Private Money:

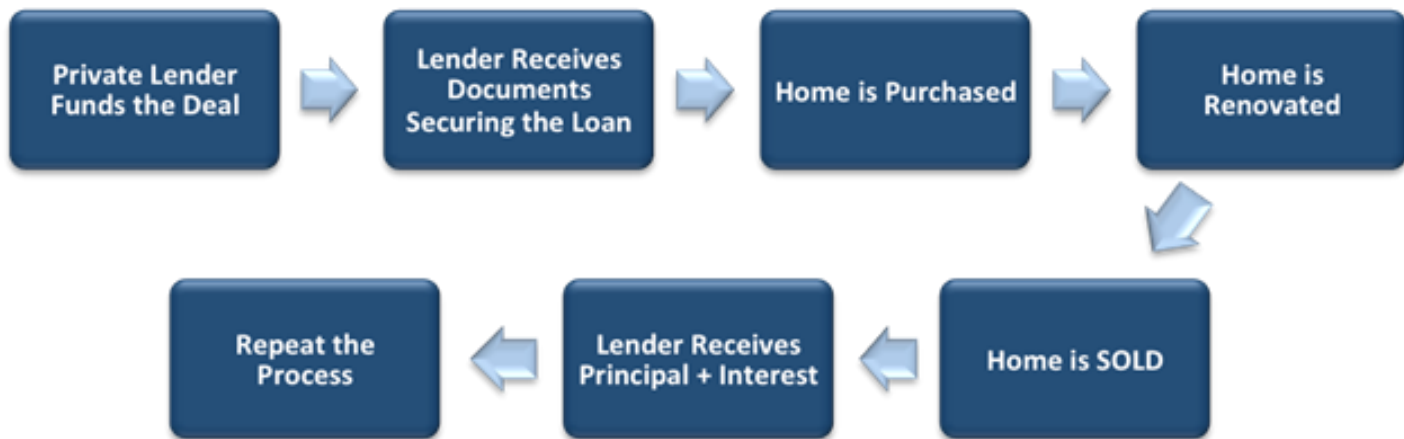
- 401k
- Self-Directed IRA
- Profit Sharing
- Personal Savings, Trust Fund, or any other money sitting around...
- Many are TAX DEFERRED PROFITS

Through private money lending, you have the opportunity to become the bank

HOW THE PROCESS WORKS

The process is simple. We find an extremely undervalued property we want to purchase - and once you give us the green light, we borrow the funds from you to purchase and renovate the property. At closing, you receive a mortgage on the home along with other important documents. Next stage is the property renovation. Once the renovations are complete (typically 3-6 months depending on the size of the project), we'll list and sell the property. When it's time for closing, you'll receive your principle plus 10% interest payment. It's just that simple! The goal is to keep turning that money for you and keep you making substantial profits so you keep coming back to us – building a long term mutually beneficial relationship.

THE PROCESS



Typical Hold Time:

Rehab Flip: 6-8 months

Wholesale Flip: 3-15 days

HOW YOU BENEFIT FROM PRIVATE INVESTING

HOW YOU BENEFIT FROM PRIVATE LENDING

You, as the private money lender can benefit greatly from investing your capital. A real estate mortgage/ deed of trust provides you with security instruments you would not get with other investments. You also have added layers of protection because of how we buy, and because you have recourse available to you in case we were to default on the loan.



We currently pay 6-10 times what any bank is paying. Our rates will fluctuate very little all depending on the purchase price, rehab, or project involved. The lower the price we pay for a home, we can pay a little higher rate to make sure our lenders make it worth their time. The longer the residual income is guaranteed, the interest rate may be lower, however, they're your money will build and work for you, is priceless, STILL paying 6-7 times more than what any bank is paying. Private lending means you can relax while your money is in a truly safe place, working for you.

It's a win/win opportunity for both the lender and borrower!

RISKS vs. REWARDS

Sitting in Bank	Real Estate Private Investing with People's ADE I.R.E., LLC
\$100,000 x 1% interest	\$100,000 x 10% interest
12 Month Term = \$1,000 ROI	12 Month Term = \$10,000 ROI
	<i>*Backed by Real Estate Private Investing</i>

You are making a 10x greater return on your money!

Stock Market	Real Estate Private Lending
Completely Unsecured	Secured by Deed of Trust or Mortgage Deed
Completely Uninsured	Collateral is Fully Insured
Invest at Market Price	Collateralized Below Market Value
Returns Are Unknown	Returns Are Fixed and Agreed Upon Term
	Tangible Asset

HOW PRIVATE MONEY HELPS OUR COMPANY

HOW PRIVATE MONEY HELPS OUR COMPANY

Private money lenders bring speed and efficiency to our transactions, and our leverage is far greater when we purchase using private cash funds. Many of the homes we are purchasing are in need of quick sale within 10-14 days. *A traditional bank requires 30-45 days to close a loan.* Many traditional home sales fall out of contract because of financing issues. Using quick cash as leverage allows us to negotiate a much lower purchase price and reduce our risk.

Being able to offer a fast closing with private funds motivates sellers to take our offer over the competition, and entices them to take a much lower price than they would from a conventional buyer. Also, lending guidelines are also continually changing and are requiring applications, approvals, junk fees and strict investor guidelines. They also limit the number of investment properties that can be purchased by one company.

On a new home purchase requiring renovations, private lender funds will be allocated to the purchase price, renovations, carrying costs, cost to resell and a small buffer for unexpected expenses.

Our Benefits of Using Private Money

- We won't have to deal with banks, applications, approvals, etc.
- We can buy at deeper discounts
- Gives us a competitive advantage above the rest
- Allows us to buy with cash - Cash is King



WE PROTECT OUR INVESTORS!

WE PROTECT OUR LENDERS

Mortgages offer the banks solid, long-term, fixed returns. You can put yourself in the position of the bank by directing your investment capital, including retirement funds to well-secured real estate mortgages. Mortgages have ultimate safety because if default occurs, the bank can recover its investment as the first lien holder on the property.

Each property we acquire is put through a rigorous evaluation process in order to assess the profitability before the property is ever purchased. "Integrity" is an essential part of our business, and we only make sound investment decisions. Also, for your protection, you are also provided these documents to secure your investment capital:

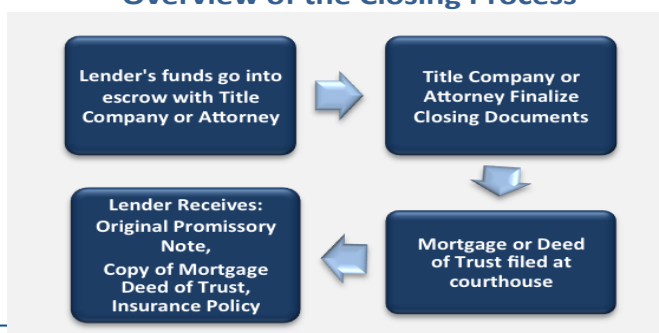
Promissory Note: This is your collateral for your investment capital

Deed of Trust/Mortgage: This is the document that is recorded with the county clerk and recorder to publicly secure your investment against the real property that we are providing as collateral

Hazard Insurance Policy: This is where you as the private lender would be listed as the "Mortgagee" for your protection in case of fire or natural disaster, etc.

We do pay for a title search as well as a title policy on the home just as we would in a typical transaction. For a rental investment with a long-term note, we always keep a valid hazard insurance policy on the property to protect against casualties. You'll be named as a mortgagee and notified if the insurance was not kept current. In the event of any damage to the property, insurance distributions would be used to rebuild or repair the property, or used to repay you.

Overview of the Closing Process



COMMON WAYS PRIVATE INVESTORS FUND DEALS

Cash

Cash held in most types of bank accounts can be accessed quickly and can fund your deals in minutes, instead of hours or days. Fees are generally minimal for wire transfers and cashier's checks.

Home Equity Line of Credit

A home equity line of credit is a very powerful source of funding that many people have and don't even think of. Unleveraged equity is dead money and it's not making any interest. You can easily tap into that money. It's a way to make sure you're in first position when we're ready to pull the trigger and buy a property.

Personal & Business Lines of Credit

Personal loans and "signature lines of credit" can be obtained from most banks or credit unions by anyone with good credit and a stable income.

Retirement Accounts

More and more private money lenders are using their IRA funds to invest in real estate. A self-directed IRA is essentially the same as a traditional IRA, but allows you to purchase a broader range of investments, including real estate.

Sources of Funding for Private Lenders

- Cash
- Home Equity Line
- Personal & Business Lines of Credit
- Retirement Accounts
- Liquidated Securities & Investments

Liquidated Securities & Investments

Investments are a way to put your savings to work earning more money. However, if your stocks and investments have not performed as you had expected, it might be time to consider other investments. As you know, stocks can be liquidated as and when you wish. Sometimes you need to liquidate your investments because you need the money for something you want to purchase such as real estate.

INVESTMENT TERMS & CONDITIONS

TERMS & CONDITIONS

Minimum Investment:

The minimum investment will depend on the type of transaction and what is needed for that particular deal. When working with private lenders, \$50,000 is typically our minimum standard investment for a renovation project. We also provide small business investments between \$10,000-\$30,000.

When first investing with us, an initial small business investment investment may be agreed upon to ensure you're confident when working with our company.

Mortgage Terms:

The majority of our loans are set up on an 8-12 month note; however, it depends on the size of the project. If we are doing a teardown and rebuild, we will have to wait on the county inspectors for many approvals - thus causing delays. We account for all of those details upfront and will give you estimated time frame for the return on your investment. Also, we do not pool funds - your funding will be tied to one piece of property secured by a promissory note, personal guarantee, mortgage deed and/or guaranty agreement securing your interest in the real estate backing your funds.

Payment Schedule:

Typically, we pay one large lump sum at closing on a short-term note. This is much easier to manage for both of us, especially if we're working out of a retirement account. On a longer note, we will pay monthly just like a typical mortgage.

Investment Terms & Conditions

- Minimum Investment - \$50,000
- Interest Rate - 10% on average
- Payment Schedule - paid monthly on the 1st of the month
- Mortgage Terms - 12 months (projects usually completed in 3 to 6 months)
- Return of Principal and Interest - paid back at closing
- 1st or 2nd Lien position
- Option to renew
- All documents recorded



1st or 2nd Lien Position:

The Investor, as "mortgagor," has the right of first lien holder and Power of Sale on the property. The 1st lien position is placed behind a senior mortgage. You are probably used to hearing the term first and second mortgage. The second mortgage is a 2nd position loan, most times the smaller of the two loans to complete the deal. No matter what position you are in, EVERYONE gets paid with People's ADE!

Taking the Next Steps

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▶ WORKING WITH US

- ▶ If we haven't already, it's important to sit down and discuss all these details in person. We will need a clear definition of what your goals are, i.e. long term investment or short term, and the amount you are comfortable initially investing. At that point, we will present you with any current opportunities that fit that criteria or contact you as soon as we have one that fits.

Email: info@peoplesade.com

Contact us today!

- ▶ Phone: 770-501-0436
- ▶ Website: www.peoplesade.com/private-investors

REFERRAL PROGRAM

Word of mouth is typically how we are able to work with private investors like you. It would be greatly appreciated if you passed our information on to anyone that may be interested in the opportunity to be an investor. In our business, it's always important that we have a steady stream of investors. Once you've done a few deals with us and you've learned how we're purchasing so low, you may attempt to do it on your own. If that's your goal, we're happy to help you any way we can.

