

Note Investing

Note investing involves purchasing the debt attached to a piece of real estate, rather than owning the property itself. As a note investor, you essentially step into the shoes of the bank, collecting payments from the borrower over time. This investment strategy can offer strong returns and lower maintenance compared to owning rental property, particularly when the note is performing and backed by real estate.





Partial vs. Full Note Purchases

A full note purchase gives you 100% ownership of the loan, meaning you control the terms, receive the entire monthly payment, and benefit from the full interest income. However, it requires more capital and may carry more exposure.

Partial note purchases, on the other hand, allow you to invest in a segment of the note—typically the next set of payments—making note investing more accessible and reducing long-term risk while still earning passive income.

Remaining open to both strategies gives you the flexibility to diversify your portfolio, scale gradually, and match investment durations to your financial goals. It's a smart approach for both new and experienced investors looking to balance risk and reward.



Lien Position



When you hold a first lien on a property, you have the highest legal priority to recoup your investment in the event of a default or foreclosure. This means that if the borrower stops paying and the property is sold, you get paid before any other creditors, including second mortgage holders or lien holders. This senior position dramatically reduces your risk, especially when the loan-to-value (LTV) ratio is conservative and the property holds strong equity.

Because of this legal structure, a first-lien note is considered a secured investment backed by tangible real estate—offering significantly more protection than unsecured lending or junior liens.

Cashflow and Return



As a note holder, you receive scheduled monthly payments that typically include both principal and interest, much like a bank does when issuing a mortgage. These payments provide a predictable, passive income stream—commonly delivering yields in the 8–12% range, depending on the note’s structure and risk profile.

- This monthly income is predictable and stable
- You can reinvest the income or live off it — it's passive.
- Even partial note buyers can receive a consistent monthly income during their term

Unlike stocks or rental properties, there’s no dependency on market volatility or tenants — your cash flow is based on a signed contract with real collateral.

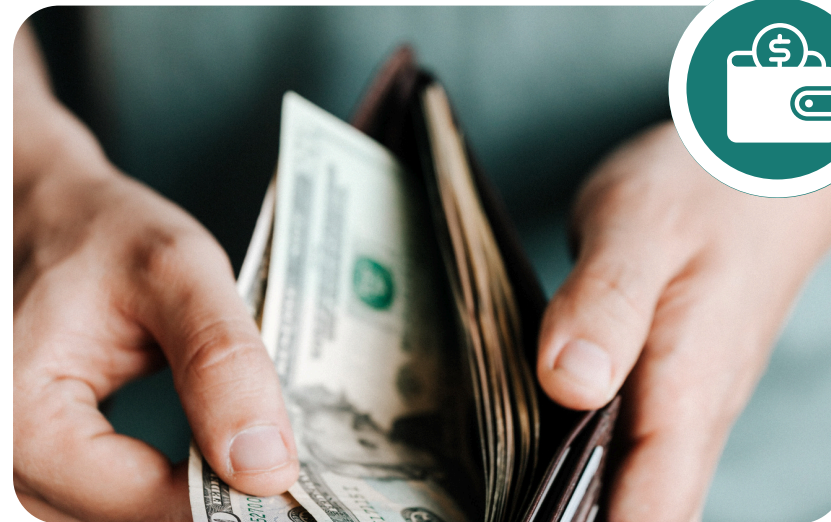
The Security



Enhanced Collateral Growth

Properties under construction are often purchased at a lower current value but with the expectation of a significantly higher future value once completed.

- As construction progresses, the collateral improves — reducing your risk over time.
- You benefit from the increased equity cushion without having to build or manage the project yourself.
- This makes your note safer as the loan-to-value (LTV) ratio improves.



Higher Interest Rates

Borrowers seeking funding for construction projects typically offer higher interest rates than standard homebuyers because:

- Construction projects are often seen as higher risk by banks.
- Private capital fills this gap — and is rewarded accordingly.

As a note investor, this means above-average returns, often in the 10–14% range, while still being secured by real estate.



Shorter Investment Horizon

Construction notes tend to have shorter durations, typically 6–18 months. This gives you:

- Faster capital turnover
- Quicker reinvestment opportunities
- Optionality: you can exit when the project sells, refinances, or converts into a traditional mortgage

It's a high-yield, short-term play ideal for experienced investors or those wanting faster liquidity cycles.

At Wholesale Lending, we pride ourselves on being a trusted and reliable partner for note buyers. Our business is built on a foundation of secure assets, a proven track record, and a commitment to providing consistent value. Here are the key reasons why we stand out as the best place to purchase notes:

Secured Assets

When purchasing notes through Wholesale Lending, you are investing in highly secured assets. We prioritize properties and loans that are backed by tangible real estate with clear, enforceable collateral. This means your investment is less vulnerable to fluctuations in the market or borrower defaults. Our due diligence process ensures that each note we offer is tied to assets with strong equity positions, giving you peace of mind that your investment is protected.

Competitive Loan-to-Value (LTV) Ratios

Our notes are backed by conservative loan-to-value (LTV) ratios, ensuring that there's ample cushion between the loan amount and the underlying property's market value. This allows for safer investments, even in the event of a borrower default. By maintaining low LTVs, we reduce risk while maximizing potential for returns. Whether you're buying first or second-position notes, our LTVs are designed to protect your investment.

Experience You Can Trust

With years of experience in the note-buying industry, Wholesale Lending has built a reputation for integrity, reliability, and expertise. We have extensive knowledge of the note market, legal frameworks, and asset evaluation processes. Our team is skilled at identifying and acquiring high-quality notes with strong risk-adjusted returns. Our experience allows us to make informed decisions on which notes to offer, ensuring you're presented with only the best opportunities.

Consistency in Quality and Service

Consistency is key in building lasting relationships, and at Wholesale Lending, we provide consistent, reliable service. Our clients know that when they partner with us, they will have access to quality notes backed by solid assets, every time. Our thorough vetting processes and transparent dealings ensure that our buyers experience reliable returns on their investments. We maintain a steady pipeline of attractive note offerings, allowing you to diversify your portfolio with confidence.

Tailored Solutions and Personal Service

We understand that every investor's needs are unique, which is why we offer personalized solutions that align with your investment goals. Our team works closely with each client to ensure they have access to the right notes for their portfolio strategy—whether you're seeking higher yield, lower risk, or diversification. With Wholesale Lending, you are not just another transaction; you are a valued partner.

At Wholesale Lending, we believe that keeping our clients informed and in control of their investments is paramount. That's why we've integrated cutting-edge technology and a user-friendly portal to make your experience smoother, more transparent, and more secure. Here's how our platform enhances your investment journey:

- Real-Time Investment Tracking
- Secure and Convenient Payment Management
- Centralized Access to All Your Investment Information
- Transparency and Real-Time Communication
- Robust Security and Privacy
- User-Friendly Experience



Our investor portal empowers you to manage your investments with ease and confidence. With real-time tracking, secure payments, and a centralized, easy-to-use dashboard, you can stay informed and in control every step of the way. Plus, with our commitment to security, you can rest easy knowing your data is protected.

At Wholesale Lending, we're combining cutting-edge technology with a deep understanding of what our clients need—making us the most secure, transparent, and efficient choice for managing your note investments.