



Introduction To Private Money Lending



GREENLINE HOMES
A REAL ESTATE SOLUTIONS COMPANY



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Hello, It's a pleasure to meet you,




Christopher Mora
Real Estate Investor

I am thrilled to introduce myself as your trusted real estate investor, Christopher Mora. As a member of this community, I am committed to helping my fellow investors navigate the real estate market with ease and confidence.

My goal is to provide exceptional service to each and every client I work with, whether they are looking to buy a home, sell their current property, or make a profit by investing in a real estate project. With years of experience in the industry and a deep understanding of the local market, I am well-equipped to guide you through every step of the process and help you achieve your real estate goals.

As a real estate investor, I believe in building lasting relationships with my clients based on trust, honesty, and mutual respect. I am passionate about helping you succeed in your financial goals so you can achieve your dreams, and I will work tirelessly to make sure that your real estate journey is a success.

So, whether you're thinking about investing, or just have questions about the real estate market in our community, don't hesitate to reach out to me. I'm excited to get to know you and help you achieve your financial goals.

 ghpml.com
 info@greenlinehomesllc.com
 greenlinehomesllc.com



 310-929-8483
 1000 Town Center Dr. Ste 300,
Oxnard, CA 93036



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ABOUT US



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REAL ESTATE INVESTING COMPANY

We started Greenline Homes in 2021 in Los Angeles CA. Greenline Homes specializes in buying residential, land, and commercial properties. We are real estate investors with the mission of helping investors achieve financial success by offering them passive real estate opportunities. We use the money from the private money lending investors to help out people that are in need of obtaining homeownership.

We are able to work with these types of families and help them achieve their real estate goals by teaming up with our private money lender investors to plan and create our own future home redevelopment projects. Every property we acquire and rebuild means a great deal of success to us because we are able to provide help to the families that need it most.

IMPROVING COMMUNITIES ONE HOUSE AT A TIME

At Greenline Homes Real Estate Solutions Company we value:

COMMUNITY : Finding solutions to investors' financial goals.

INTEGRITY : Complete transparency about our processes and programs.

EDUCATION : Educate and share our knowledge with our investors so they can learn from us.

COMMUNICATION : Clear communication that all our investors can understand.

The more your money works for you, the less you have to work for money.

- Idowu Koyenikan



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WHAT IS PRIVATE MONEY LENDING?

PRIVATE LENDING

A private money loan is a loan that is given to a real estate investor, secured by real estate. 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. Essentially, private money lending is your opportunity to become the bank, reaping the profits just like a bank would.

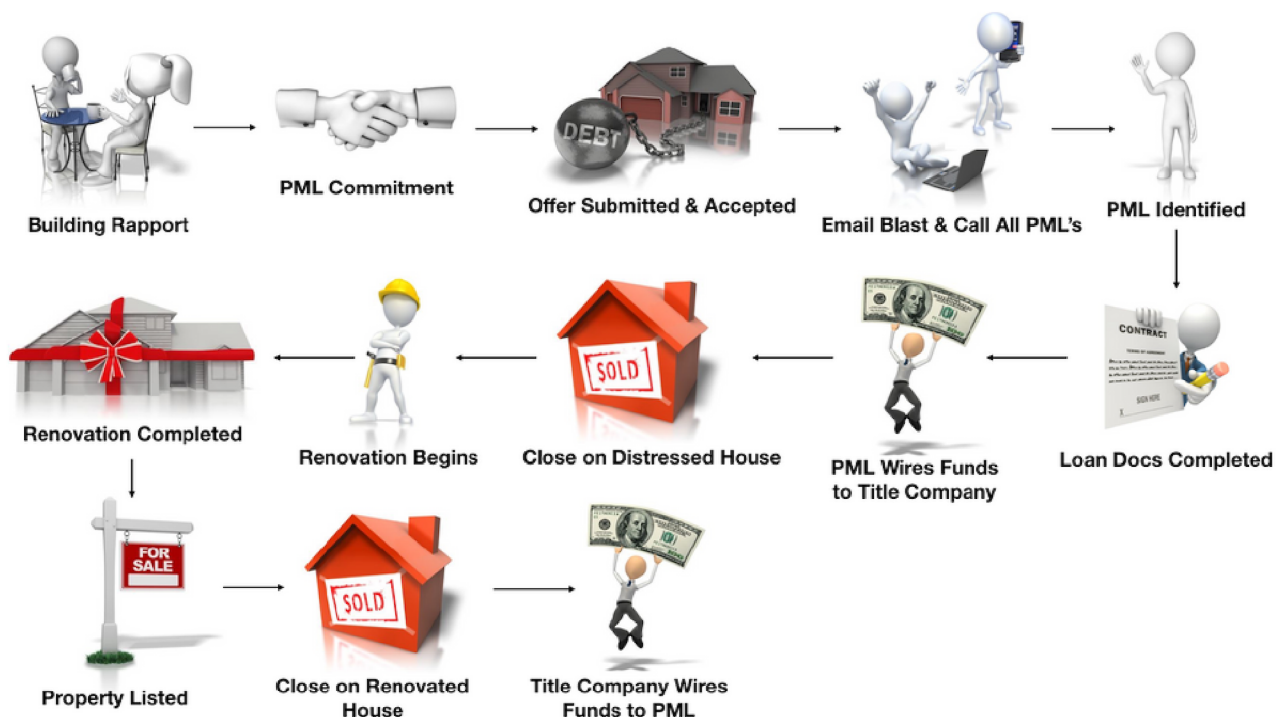
HOW THE PROCESS WORKS

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!

SOURCES OF PRIVATE MONEY

- Cash
- HELOC
- Retirement Accounts (401k/IRA)
- Personal & Business LOC's
- Credit Cards
- Life insurance
- Stocks



WHY WE WORK WITH PML'S?

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 a 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.

Save is to put your money to rest. Invest is to put your money to work.

- Warren Buffet



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BENEFITS OF BEING A PML

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 4-5 times what a typical bank CD is paying. Our rates will fluctuate very little all depending on the purchase price and rehab 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. Private lending means you can relax while the money is in a truly safe place, working for you.

WHY PRIVATE LENDING IS SO COMPELLING

- Passive income (minimal time involved)
- No dealing with tenants
- No manual labor renovating properties
- No dealing with dishonest contractors
- Short-term use of lenders money
- Sense of security that money will be coming back soon
- Secure collateral position in marketable and liquid real estate
- Borrowers do the HARD WORK of finding the collateral
- Borrowers put THEIR TIME, MONEY, and LABOR into lender's collateral
- Borrower takes majority of the risk
- If lender must foreclose, lender makes even more money
- Multiple loans can be made at one time
- It is easy and clean work
- You make money while you are sleeping



TAKING THE NEXT STEPS

GETTING STARTED 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.

If you have any interest in this opportunity, please contact our office by phone at **(310) 929-8483** or send us an email:

info@greenlinehomesllc.com

REFERRAL PROGRAM

Word of mouth is typically how we are able to work with private lenders like you. It would be greatly appreciated if you passed our information on to anyone that may be interested in the opportunity to be a lender. In our business, it's always important that we have a steady stream of lenders. 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.

How many millionaires do you know have become wealthy by investing in a savings account? I rest my case.

- Robert G. Allen



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FAQ

What Exactly Does Your Company Do?

We work with investors that want to build wealth and increase their income passively by investing in real estate. We offer securities to our investors that are backed by the collateral themselves. Greenline Homes does all the work in regards to the investment; while our investors patiently wait and makes a profit of 10-12% on their money depending on the lending term they agreed upon.

What Does It Mean If I Agree To Be A PML?

Our goal is to purchase as many homes as we can to help as many families as we can become homeowners. Once the property is under contract, we present our private money lenders (PML) with an opportunity to invest. This means our PMLs will fund all or some of the purchase price, the renovation costs (or both), holding costs, or just the down payment. It all depends on the deal. Our PMLs also have an opportunity to earn double digit returns, unlike the returns we typically see in the bank, stock market, or retirement accounts, with a protected, secured and insured asset.

How Is My Investment Protected, Insured, & Secured?

We will provide a promissory note summarizing the terms and conditions of your loan, a homeowners insurance policy listing you as a beneficiary, and we record a mortgage against the property with your name listed so that we can't sell the property without your written consent.





Greenline Homes
Oxnard, CA, United States
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