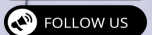
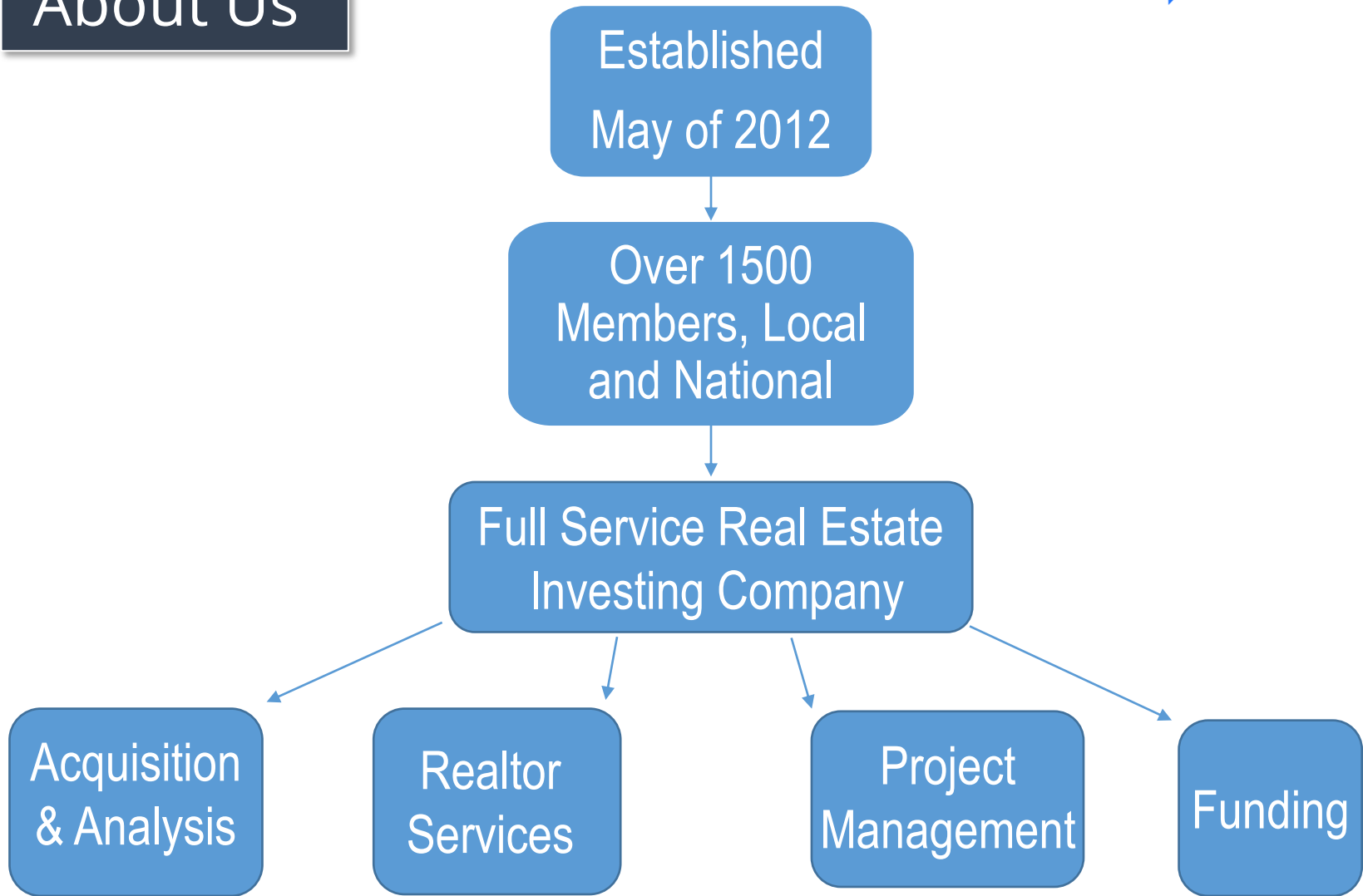


Private Money Lending Platform



About Us



Why Become A Private Money Lender

- ✓ Passive Income
- ✓ Higher Returns
- ✓ Low Cash Needed
- ✓ Security Instruments
- ✓ Real Estate Is a Safe Investment
- ✓ Market Tends To Rise More Than Drop
- ✓ Easy Deal Sourcing
- ✓ Velocity of Capital Growth
- ✓ Minimal Time Investments
- ✓ Secure Collateralization Rates
- ✓ Leverage Capital to Invest More
- ✓ Simply, No Other Investment Vehicle Has This Potential



The SVI Mentality

Our Investors Identity

- ✓ Analyzes
 - ✓ Acts
 - ✓ Invests
 - ✓ Profits
- RISK**

- ✓ Analyzes – Realtors (Comps)
- ✓ Acts On – Contractors (Repairs)
- ✓ Invest - Exit Strategy (Funding)
- ✓ Profits – Return On Investment (ROI)

“In reality we are Risk Managers and should reduce the risk of each project by allowing professionals in each aspect of the transaction to deliver data to us so that we can determine a true value of risk.”

-Diego Melo-



Why Lend To An SVI Member?

- ✓ Graduate of Our Training Program
- ✓ Consistent 1 on 1 Lifetime Support
- ✓ Velocity of Money Mentality
- ✓ Low Risk Mentality and Sourcing
- ✓ Team Process and Systems Driven
- ✓ Team Driven Data and Implementation
- ✓ Entity and Formation Approach
- ✓ Always Use Security Instruments
- ✓ Annualized or Partnership Lending
- ✓ Basically! It a Jungle Out There, so why not



SVI Member Blueprint

One Month Live Training

2 Days Per Week In Class Live Training 4 Hours Each Day, The Other Weekdays They Are Given Deliverables and Implementation Tasks With Their Team

Advanced Implementation 1

1st 30 Days After Class Unlimited 2 Hour Sessions Of Implementation of Course Curriculum and Start Up

Advanced Implementation 2

2nd 30 Days Of Unlimited 2 Hour Sessions, They Try To Be In A Deal Based on Their 1 on 1 Sessions

Advanced Implementation 3

3rd 30 Days Of Unlimited 2 Hour Sessions. Have Them On a Structured Path Of Growth



The Documents We Work With

- ✓ Joint venture and operating agreements
- ✓ Promissory notes
- ✓ Lien waivers
- ✓ Offer memorandums
- ✓ Commitment letters
- ✓ Lending guidelines
- ✓ Deal structure outline
- ✓ Privacy Policy



Each Member Has A Team

- ✓ Acquisitions - (Marketing, Realtors and Wholesalers)
- ✓ Deal Analytics - (The SVI Member)
- ✓ Project Management - (Contractors & Selections and Design)
- ✓ Funding - (Hard Money and Private Money Lenders)
- ✓ Sales - (Realtors with investment knowledge)



Company Set Up Steps

1. Find A Tax Professional In Your Area (Real Estate Experience Preferable)
2. Understand the regulations in your state before choosing a designation
3. Choose a business name that relates to you (don't use property related names)
4. Have an attorney file an entity in with your state
5. Have an attorney create an operating agreement specific to your business needs
6. Apply for a tax identification number through the IRS
7. Set Up Your Company Bank Accounts



3 Main Investor Rules All SVI Members Follow



Investor Rules

Rule #1

After Repaired Values Are High and Repair Cost Are Low

“Basically, what this means is that whenever you get a property to look at from a 3rd party source be it a seller, realtor or wholesaler, the data given to you will always be wrong and will need to be adjusted to real numbers.”

*Seller thinks it's a castle and you think it's a dungeon

*Realtor is looking for the highest sale price with the least amount of repairs

*Wholesaler gives higher comps and low repairs to make more for his/her fee



Investor Rules

Rule #2

Purchase and Repairs Over 70% of ARV DO NOT use Hard Money

“Financially and marginally a Hard Money Lender will lend at high rates and points for a short period of time, so you will need as much wiggle room to adjust for factors that can affect your timeframe because time IS money.”

- *70% Cost to Value (CTV) is safe number to account for a 6-month period
- *Extension cost may apply if you exceed the term
- *Takes away the advantage of giving concessions to buyer for quick sell



Investor Rules

Rule #3

Don't Be Greedy

"Greed is the main driver in all the real estate transactions that turn out bad. No matter how you analyze it the numbers don't lie. Emotions DO!"

- *Greed is seen in the **Initial Offer Purchase** (Its only 5k more, it will be fine)
- *Greed is seen during the **Project Renovation** (lets add more to get more)
- *Green is seen in the **Final Sales Price** (Lets list it high so we have room to drop)



Market Area Factors All SVI Members Follow

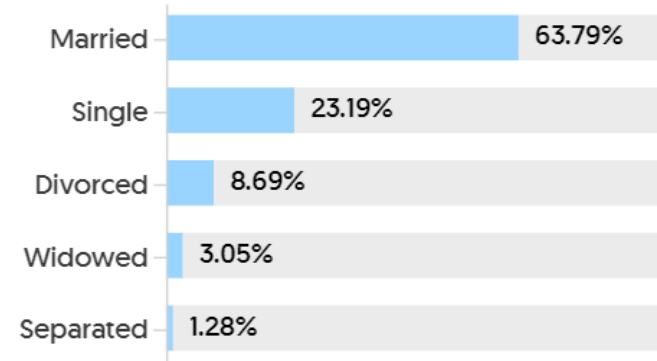


Mitigating Risk When Selecting A Property

Market Are Key Points

1. Marital Status Ratio 50% or Greater

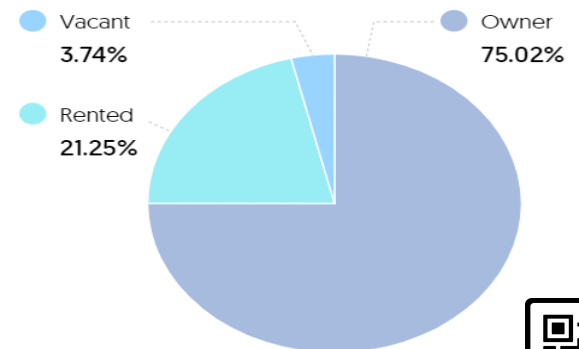
Marital Status



2. Occupancy Comparison (Rental to Owner)

HOUSING

Occupancy



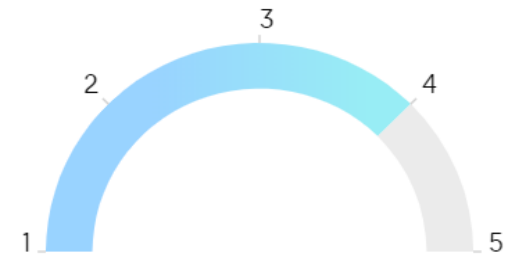
Mitigating Risk When Selecting A Property

Market Are Key Points

3. School District Rating Score of 3 or Higher

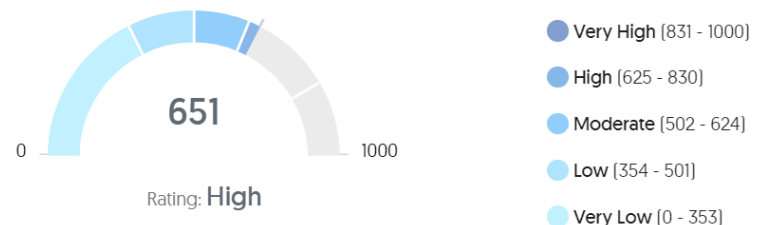
EDUCATION

Educational Climate Index



4. Seller Score Indicator

SELL SCORE INDICATOR



The Sell Score indicates the relative likelihood a property will be listed for sale in the next 6 months.

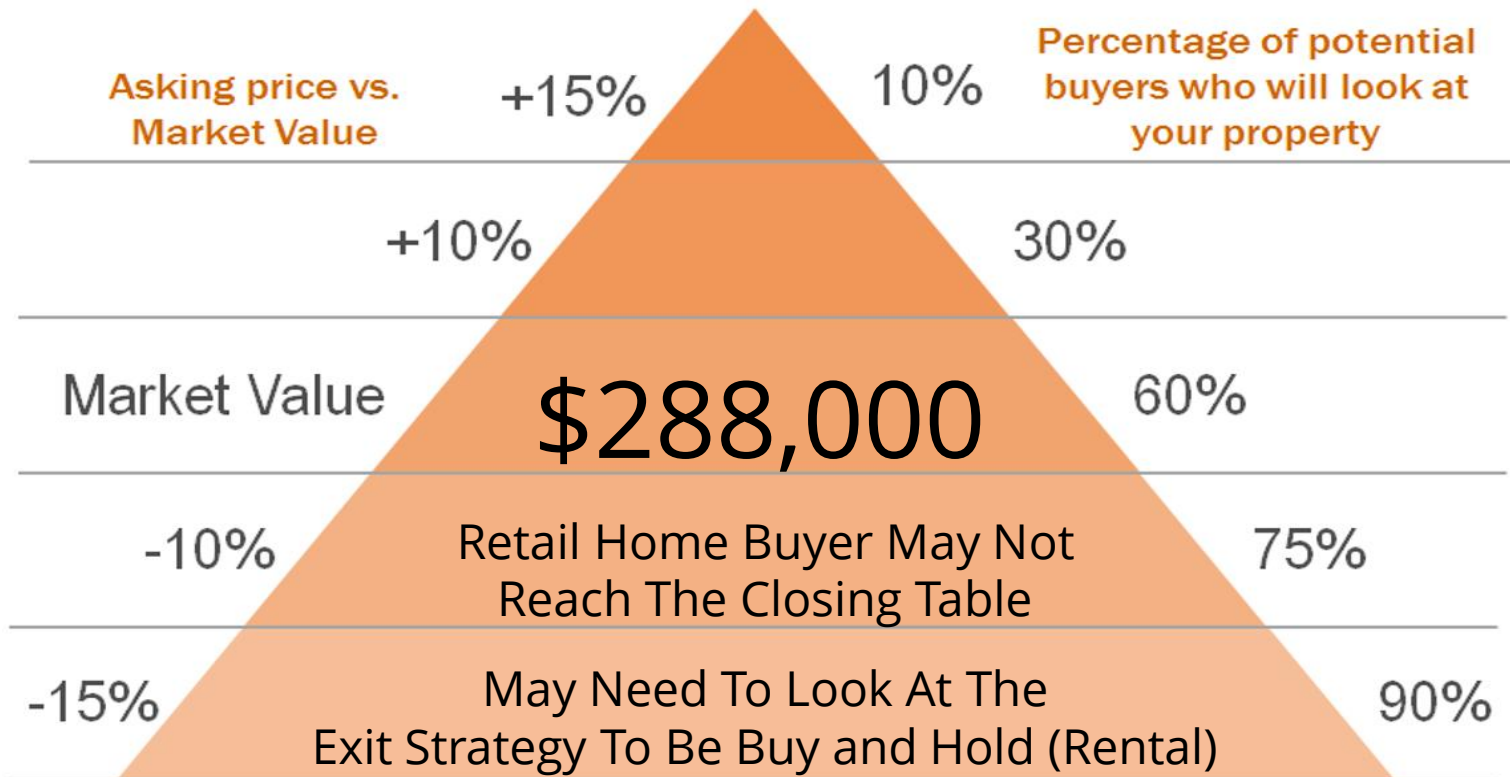


Price Points and Contingencies All SVI Members Follow



Mitigating Risk When Selecting A Property

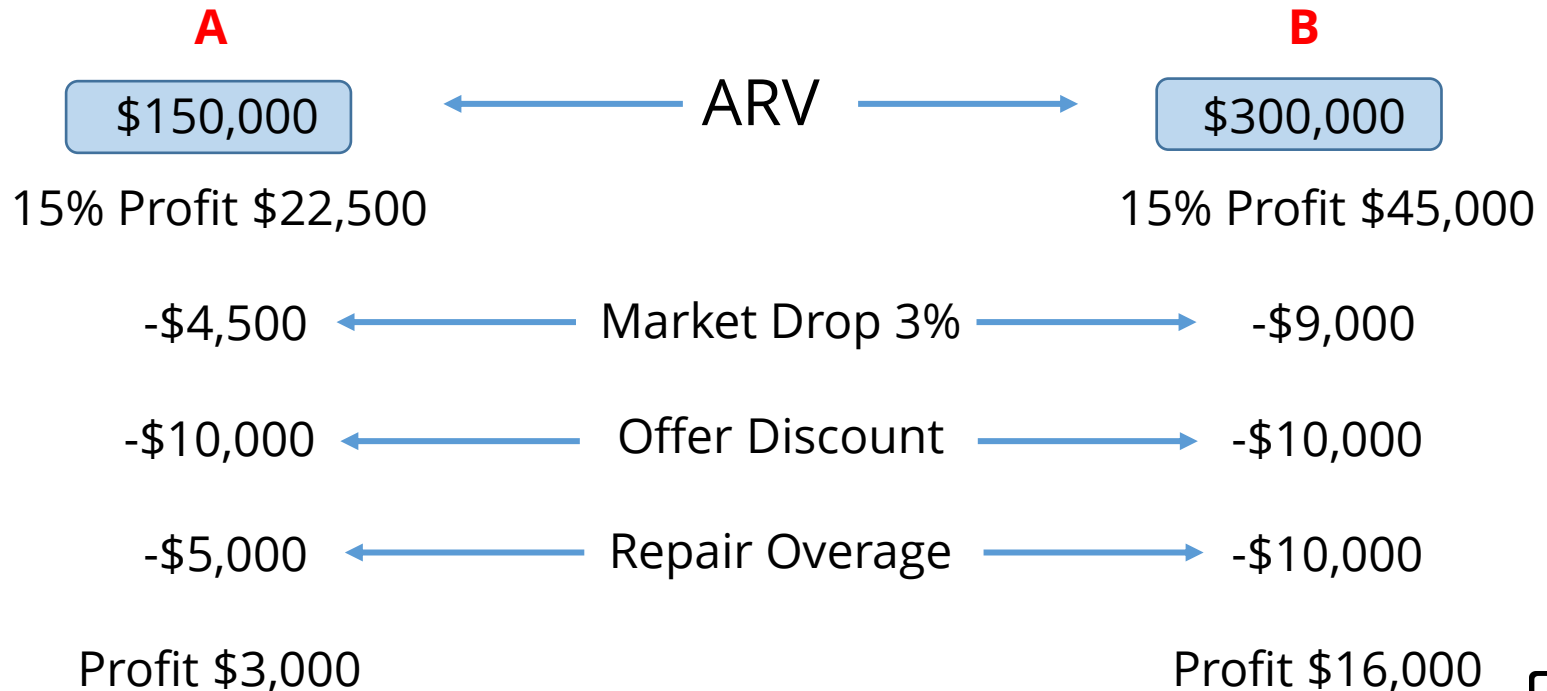
Real Estate Pyramid



Mitigating Risk When Selecting A Property

3 Factors Of Profit

Ever Heard Of Not Enough Meat On The Bone!



Analyzers, Options and
Scope OF Work Estimators
All SVI Members Follow



The Analyzer

General Review							StratiVentures	
Projected Sales Price After Repaired Value	\$250,000	Add Cost	Marketing	Taxes	Closing Cost	ARV		
		\$750	\$ 500	\$4,500	\$4,620	\$250,000		
Purchase	\$132,000	Subject Property Sft		1800	Comp/sf		139	
Wholesale	\$0	Number of Units		1	Purchase	\$132,000		
Marketing, (Add Cost)	\$1,250	Number of Lots		1	Wholesale	\$0		
Taxes and Closing Cost	\$9,120	Offer	70%	\$119,630	Add On Cost	\$10,370		
Full Acquisition Cost	\$142,370	Max	75%	\$132,130	Rehab	\$45,000		
		Initial	75%	\$132,000	Rehab/SFT	\$25		
Project Cost Summary								
Full Acquisition Cost	\$142,370	Subject Information For Comps	Min 10	Plus 10				
Rehab Allowance	\$45,000	Property SFT	1800	1620	1980			
Total Project Cost	\$187,370	Property Lot Size	10000	9000	11000			
		Property Year Built	1985	1975	1995			
Project Sales/Cost Summary		Repairs	PSF Cost	Cheat Sheet Repair				
Projected Sales Price ARV	\$250,000	Rental Grade	\$12-\$14	\$25,200				
Total Project Cost	\$187,370	Rehab	\$28-\$32	\$57,600				
Overall Project CTV (Cost To Value)	74.95%	Full Gut	\$50-\$65	\$117,000				



The Options

Option 1

Annualized Rate Summary	
\$187,370	Loan From PML
0%	Rate
0%	Points
0	Term
\$0	Monthly Interest Only Payment
\$0	Total Paid to PML
0%	Overall Annualized ROI
Annualized Rate Summary	
\$42,630	Net Profit Before Agreements
\$0	Profit to PML
\$42,630	Profit to Company
Profit Share Summary	
\$42,630	Net Profit Before Agreements
\$21,315	50% Profits to PML
\$21,315	50% Profits to Company
11.38%	Cash on Cash to PML

Option 2


Hard Money Lender Loan Terms	
12%	Hard Money Lender Rate
3%	Hard Money Lender Points
6	Term of Project
\$1,686	Monthly Interest Payment
Private Money Lender (Debt Service)	
\$18,737	10% Down Payment
\$5,059	Points to HML
\$10,118	Interest to HML
\$33,914	Total Funds Needed
\$168,633	90% Hard Money Loan
\$10,118	HML Interest Paid to PML
\$5,059	HML Point Paid to PML
\$27,453	Net Profit After ALL Cost Of Money
\$6,863	25% Of Profits to PML
\$20,590	75% Of Profits to Company
20%	ROI to PML

Option 3

Rehab Only Investor Loan	
0%	Rehab Lender Rate
0%	Rehab Lender Points
0	Length Of Rehab Only Loan
\$45,000	Rehab Allowance
\$0	Interest on Rehab Allowance
\$0	Points on Rehab Allowance
\$0	Total cost of Rehab Allowance
\$0	Total cost of Rehab Allowance
\$14,237	10% Flat Return to PML
\$28,393	Profits To Company
63%	Cash On Cash ROI Rehab Investment



The Rehab to Rental Analyzer

Hard Money Rehab To Long Term Rental			
HML Acquisition Loan Summary			
Purchase Price	\$142,370	Monthly Payment	\$1,424
HML Rate	12%	Total Interest	\$8,542
HML Points	3%	Total Points	\$4,271
Term	6	Total Points and Interest	\$12,813
Rehab Loan Summary			
Repair Estimate	\$45,000	Monthly Payment	\$450
Rate	12%	Total Interest	\$2,700
Points	3%	Total Points	\$1,350
Term	6	Total Points and Interest	\$4,050

Hard Money Analysis

- Purchase Loan Cost
- Repair Loan Cost
- Loan Terms
- Points and Interest
- Loan Payments

Long Term Rental Analysis

- Down Payments
- Closing Cost
- Loan Terms
- Loan Payments
- Rental Collections
- Maintenance Cost
- Monthly Cash Flow

Conventional Loan Summary			
After Repaired Value	\$250,000	Cost to Value	82%
Project Pay Off and All Cost	\$204,233	Down Payment	2%
Down Payment Required	\$4,085	Long Term Lender Approved Loan To Value	80%
Long Term Loan Amount	\$200,149		
Funds to Close (DP + Closing Cost)	\$10,089	Rental Cash Flow Breakdown	
Monthly Conventional Loan Payment		Net Monthly Rents	\$2,000
Principle & Interest (P.I.)	\$1,074	Annual Net Rents	\$24,000
Interest Rate on Loan	5.0%	Annual PITI and Hoa	\$19,094
Mortgage Term (Months)	360	Annual Gross Cash Flow	\$4,906
Annual Property Taxes	\$4,500	Annual Maintenance Cost Reserves	\$1,500
Monthly Tax	\$375	Annual Net Cash Flow/Maintenance Cost	\$3,406
Annual HOA Cost	\$500	Total Monthly Positive Cash Flow	\$284
Annual Insurance Cost	\$1,200	Total Out Of Pocket Investment	\$10,089
Total Monthly Payment (PITI)	\$1,591	Return on Investment	34%



The Repair Estimator

Scope Of Work

Interior Paint

Category	Requested	Sub-category	Material	Labor	Line Item Cost	Total Cost
All Surfaces (Sf)	1800	sf	\$0.80	\$1.00	\$1.80	\$3,240.00
Trim (Sf)		sf	\$0.30	\$0.75	\$1.05	\$0.00
Walls (Sf)		sf	\$0.30	\$0.75	\$1.05	\$0.00
Ceilings (Sf)		sf	\$0.30	\$0.75	\$1.05	\$0.00
Doors (Numbers Of Doors)		ea		\$75.00	\$75.00	\$0.00
Total Cost						\$3,240.00

Flooring

Category	Requested	Sub-category	Material	Labor	Line Item Cost	Total Cost
Carpet						
Carpet & padding installed level 1	600	sf	\$2.00	\$1.25	\$3.25	\$1,950.00
Carpet & padding installed level 2		sf	\$3.00	\$1.50	\$4.50	\$0.00
Carpet & padding installed level 3		sf	\$4.00	\$1.75	\$5.75	\$0.00
Total Cost						\$1,950.00



The Repair Estimator

Kitchen						
Category	Requested	Sub-category	Material	Labor	Line Item Cost	Total Cost
Cabinets						
Cabinets level 1	22	lf	\$90.00	\$45.00	\$135.00	\$2,970.00
Cabinets level 2		lf	\$215.00	\$55.00	\$270.00	\$0.00
Cabinets level 3		lf	\$325.00	\$60.00	\$385.00	\$0.00
Total Cost						\$2,970.00

Baths						
Category	Requested	Sub-category	Material	Labor	Line Item Cost	Total Cost
Master						
Large master bath - replace everything		ea	\$8,000.00		\$8,000.00	\$0.00
Surround		sf	\$1.50	\$1.00	\$2.50	\$0.00
Toilet	1	ea	\$105.00	\$175.00	\$280.00	\$280.00
Vanity	1	ea	\$1,200.00		\$1,200.00	\$1,200.00
Tub	1	ea	\$400.00	\$300.00	\$700.00	\$700.00
Sink	1	ea	\$115.00	\$200.00	\$315.00	\$315.00
Other		ea			\$0.00	\$0.00
Total Cost						\$2,495.00



The Repair Estimator

Also Includes

Interior and Exterior Pricing

- Paint
- Flooring
- Kitchen
- Cabinets
- Countertops
- Appliances
- Baths
- Lighting
- Windows
- Doors
- Garage
- Fencing
- Structural
- Outdoor

Big Ticket Item Pricing

- Roof
- Plumbing
- Foundations
- Electrical
- HV/AC
- Framing



The Learning Management System

All Courses Included In The LMS

OUR COURSES

Home - Our Courses

8 Day Lifetime

 By Admin in



100% COMPLETE

[SEE MORE](#)

Rehab and New Build BRRRR/BBRRR

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Wholesale

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Private Money Lending

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LMS Modules

All Modules Have Videos

100% COMPLETE Last activity on May 4, 2021 4:44 pm [COMPLETE](#)

8 Day Lifetime


Course Content

- SVI Day 1 MODULE - Members Overview
- SVI Day 2 MODULE - Marketing For Deals and Money
- SVI Day 2 MODULE - Hard Money Lending
- SVI Day 4 MODULE - Walking A House
- SVI Day 4 MODULE - Working with a Wholesaler
- SVI Day 5 MODULE - Mods and Short Sale
- SVI MODULE - How To Form An LLC

8 Day Lifetime > SVI Day 2 MODULE – Marketing For Deals and Money [COMPLETE](#)

[Lesson](#) [Materials](#)

SVI Marketing For Deals and Money (See 8 Day Course Content For MODULE Documents To Follow Along)



MODULE – Marketing For Deals and Money

[PREVIOUS LESSON](#) [Back to Course](#) [NEXT LESSON](#)



LMS Modules

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All Documents Have Videos

8 Day Lifetime > SVI Day 2 MODULE – Marketing For Deals and Money COMPLETE

Lesson Materials

DOWNLOAD NOW



SVI Marketing For Deals and Money.pdf

PREVIOUS LESSON

Back to Course

NEXT LESSON



FOLLOW US

LMS File Repository

- 1) File Repository - Members Workbook Resources
- 2) File Repository - Handout Resources
- 3) File Repository - Marketing Resources
- 4) File Repository - Walking A House Resources
- 5) File Repository - Investor Presentation Resources
- 6) File Repository - Wholesale Resources
- 7) File Repository - Formation Resources
- 8) File Repository - Worksheets and Calculators

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11 Day Lifetime > 3) File Repository - Marketing Resources COMPLETE

Lesson Materials



Wholesaler Email



Seller Drop Off Letter



Taking A Phone Lead Script



LMS File Repository

- 1) File Repository - Members Workbook Resources
- 2) File Repository - Handout Resources
- 3) File Repository - Marketing Resources
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- 8) File Repository - Worksheets and Calculators

All Documents Have Videos

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Lesson Materials

DOWNLOAD NOW 

Door Knocking Script.docx (Day 2)

DOWNLOAD NOW 

Seller Back Up Offer Template.docx (Day 2)

DOWNLOAD NOW 

Marketing Independent Contractor Agreement.doc

DOWNLOAD NOW 

LOI Offer Template.docx (Day 2)



The Learning Management System

Modules and Courses Included

- ✓ Investor Mindset
- ✓ Deal Analytics
- ✓ Marketing
- ✓ Walking a House
- ✓ Working with Wholesalers
- ✓ Hard Money Lenders
- ✓ Modifications and Short Sales
- ✓ Implementation Schedules
- ✓ Private Money Lending
- ✓ Rehab/New Build to Rental
- ✓ Wholesaling



The Learning Management System

Benefits

- ✓ Lifetime Course Online Access
- ✓ Joint Venture Formation Documents
- ✓ Company Credibility Documents
- ✓ Deal Analyzers
- ✓ Marketing Documents
- ✓ Repair Estimators
- ✓ Videos
- ✓ Tracking Spread Sheets
- ✓ Wholesaling Documents and Analyzers
- ✓ Continual Updates



Our Private Money Lenders
Lifetime All Inclusive Access
To Our Programs and Benefits

Welcome To The SVI Family

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