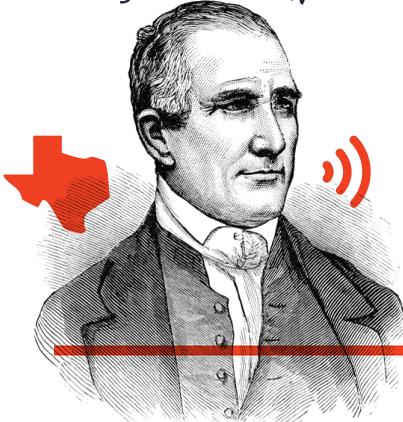




Safe. Smart. Secure.

SAM HOUSTON



What is Private Money Lending?

Like other Peer-to-Peer platforms, Private Money Lending operates in a similar fashion. At its core, it is simply one peer or individual lending to another without the traditional red tape of institutional lending. This allows you to make the rules and keep the secure returns.

How long has Private Money Lending been around?

Decades as Government & Conventional Banking Regulations do not allow traditional mortgage financing for distressed property acquisition & renovation when intended for Real Estate Investment purposes, e.g House Flippers and BRRRR strategy investors. Because of this, there has been a void created in available financing for Real Estate Investors which has allowed Private Lenders the opportunity to fulfill that void and reap the benefits.

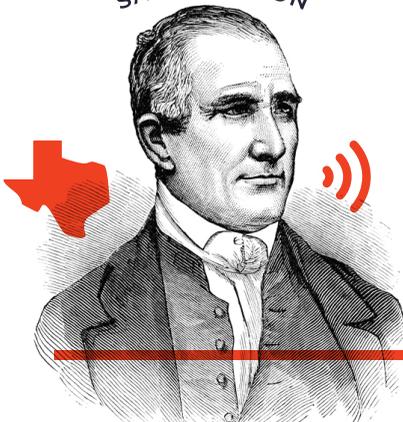
STEPHEN F. AUSTIN



Why become a Private Money Lender?

For me it was rather simple; Private Money Lending checked off all of my wants and needs. Although it can be slow and tedious, it is extremely safe and low risk as my money is always secured by tangible local real estate in a recorded 1st lien position. My returns are distributed monthly, I can take a quick drive to check on my investment at any time and at the end of the loan term, I get 100% of my money back! Said another way, it's amazing!

SAM HOUSTON



How does Private Money Lending work?

I'm glad you asked, check out the other side of this page and find out. ➔

STEPHEN F. AUSTIN



Step 1

Introduction

- Our Marketing, Origination & Underwriting Process
- Our Note Selling Process
- Our Promises & Your Protections

➔ **Next Steps Before Step 2**

- Visit texasnotes.com for more info



Step 2

Review

- Private Lending Opportunities
↳ including legal documents
- Transfer & Assignment of Lien Documents
- Our Loan Purchase Agreement

➔ **Next Steps Before Step 3**

- Get familiar & ask questions



Step 3

Commitment

- You're in Live Rotation, *Act Fast*
- Select your Note & ask questions
- Confirm your investment amount

➔ **Next Steps Before Step 4**

- Get your Ducks In a Row
 - 1099 or Retirement Account?
 - Purchasing Info
 - Auto Deposit Info



Step 4

Purchase

- Receive copies of original loan documents
- E-sign the Loan Purchase Agreement
- Wire or ACH Your funds to Texas Notes
↳ always call to verify wiring instructions

➔ **Next Steps Before Step 5**

- Receive Final Recorded Documents



Step 5

Servicing

- Your monthly payments are sent by the 15th
- Disburse the Rehab Funds, if applicable
- Receive updates & never hesitate to ask questions

➔ **Next Steps After Step 5**

- Rinse & Repeat

Tell Your Family & Friends



**Buying a new house or thinking about refinancing? Call us!
Our home loan interest rates are really low!**

