

I May be Small but I can Do Big Things

Walking with my 3 year old son the other day, he blurted out “I may be small but I can do Big Things”. I looked at my wife and we both started laughing out loud.

I thought about my Son’s profound comment and realized how his statement applies to my private money lending and trust deed investment business. We may be small but we deliver big things! Those 3 big things are:

1. Big Returns for my Lenders
2. Big Protection for Lenders
3. Big Opportunities for Brokers to earn additional capital

Big Returns: Our returns to our investors average 10.67% annually. We have experienced \$0 losses and our investors in 2011 received almost \$500,000 in current income from interest payments. I call these oversized returns “smart passive income”. Smart because of the risk protection and passive because these are debt investments and do not require time consuming management from the investor.

Big Protection: Through the use of the industry’s premier service providers, Mortgage Vintage, Inc. provides quality loan origination that is unsurpassed amongst private money lenders. The nation’s Leading Loan Origination System (LOS) is deployed to all employees in the company and ensures complete and thorough data gathering and underwriting. Our industry’s leading document management provider provides customized documents for all types of loan programs and ensures compliance through system generated audits and due diligence. We leverage the nation’s largest private money Servicer to collect payments, pursue defaults and process payoffs. These service providers coupled with Mortgage Vintage, Inc. managements 30+ years of experience in the Financial Services industry facilitate a great choice of loans for investors and Big Protection from investment risk.

These operational factors contribute to protection for an investment, but equally important is the inherent protection in a Trust Deed Investment. With a typical 60% Loan to Value ratio in place, a Trust Deed Investment provides 40% of “equity protection” before the first investment dollar is exposed to loss. We understand the importance of accurate valuations on properties and use multiple authorities for valuation efforts coupled with enlightening property and borrower visits.

Big Opportunities: Private Money Loans offer a mortgage broker with a way to substantially increase their income. Smart Mortgage Brokers understand that when a borrowers business purpose loan can’t be financed conventionally, that the loan might fit in the private money lending arena. Smart Broker’s understand the basic parameters of fix and flip, fix and rent, bridge and small commercial loans and when they come across one of these loans they send the loan to Mortgage Vintage, Inc. and enjoy a loan process that will decide quickly and fund on time at the stated terms.

“I may be small but I can do big things” is a great saying for all of us to remember and apply to our lives. How about doing something Big for yourself? Submit a loan or invest in a Trust Deed and experience Big Returns, Big Protection and a Big Opportunity to succeed!

