



I FEEL THE NEED FOR SPEED

HIGHTECHLENDING PRIVATE MONEY DIVISION

- NO PERSONAL INCOME DOCUMENTATION
- 1 HOUR APPROVALS
- CLOSE IN 3-10 DAYS
- LOAN AMOUNTS TO \$3 MIL
- SFR, CONDOS, 1-4 UNITS, MULTI-FAMILY, MIXED USE

DIRECT LENDER •

FLEXIBLE TERMS •

BUSINESS PURPOSE •
REAL ESTATE
(NON-OWNER) ONLY

ALL CREDIT ACCEPTED •

START YOUR ENGINES!

HTLPrivateMoney.com





HighTechLending

Don Currie

President of HighTechLending

- 40 Years Mortgage Experience
- Forward and Reverse Mortgage Expert
- 40 Branch Locations Throughout U.S.
- Published Author and Speaker



HighTechLending Inc, NMLS ID #7147 (www.nmlsconsumeraccess.org). 2030 Main Street, Suite #350, Irvine, CA 92614. AZ Mortgage Banker License # 0912577; Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act, License #4130937 , CO Mortgage Company Registration - Regulated by the Division of Real Estate; FL Mortgage Lender Servicer License #MLD1409; Georgia Residential Mortgage Licensee, License #53077; HI Mortgage Loan Originator Company License and Service License #HI-7147, Illinois Residential Mortgage Licensee, License #MB.6761112 , MD Mortgage Lender License #21762, NC Mortgage Lender License #L-165611; NJ Residential Mortgage Lender License, NM Mortgage Loan Company, NV Mortgage Broker License #4517, OR Mortgage Lending License #ML-4386 and Servicer License #MS-139; PA Mortgage Lender #49892; SC Mortgage Lender/Servicer License #MLS-7147; TX Mortgage Banker Registration; UT Residential First Mortgage Notification and Mortgage Entity License #8874117, Virginia Broker and Lender Licenses #MC-5962 NMLS ID #7147 (www.nmlsconsumeraccess.org); WA Consumer Loan Company License #CL-7147. NMLS Consumer Access: www.nmlsconsumeraccess.org

HTLWholesale.com

[Contact Us](#) [Careers](#) [Broker Marketing](#) [Reverse Mortgage Calculator](#) [Submit A Scenario](#) [HTL PRIVATE MONEY](#) [\(888\) 369-1573](#)



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**REVERSE MORTGAGES
EASY AS 1-2-3**

[LEARN MORE](#)



**BUSINESS PURPOSE LOANS
PRIVATE MONEY DIVISION**

[LEARN MORE](#)



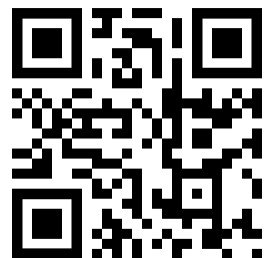
**RETAIL
BRANCH PARTNER**

[LEARN MORE](#)

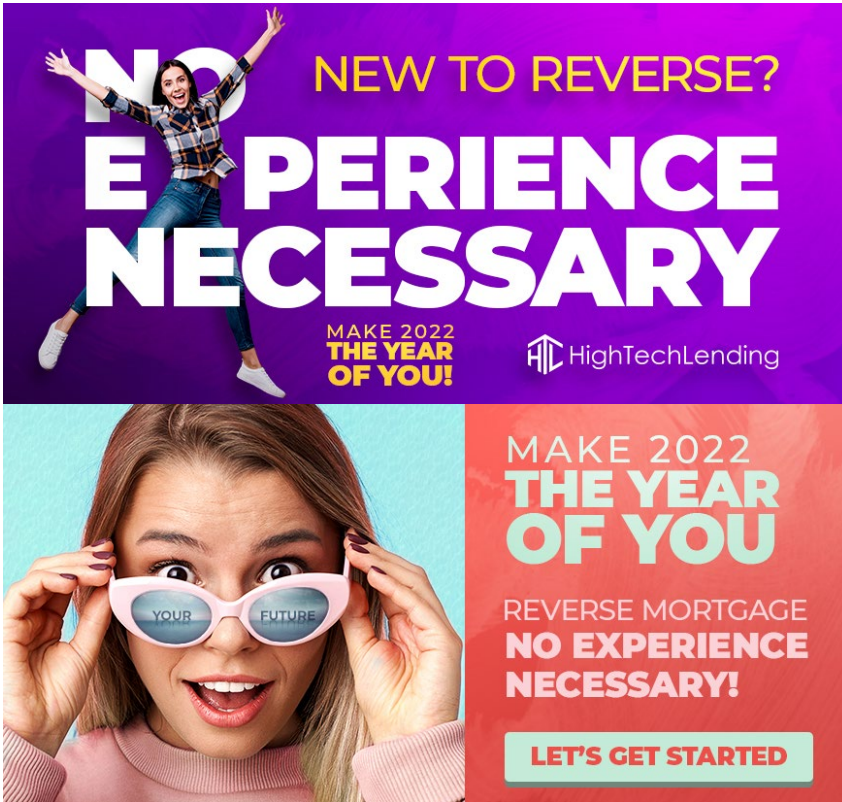
GET THE POWER OF HTL WHOLESALE BEHIND YOU!

**Make 2022 The Year of You!
Launch Your Production with HTL Wholesale**

CALL HTL WHOLESALE (888) 369-1573



Partner with a Reverse Company that Focuses on New to Reverse



NO EXPERIENCE NECESSARY

NEW TO REVERSE?

MAKE 2022
THE YEAR
OF YOU!

HTL HighTechLending

**MAKE 2022
THE YEAR
OF YOU**

REVERSE MORTGAGE
**NO EXPERIENCE
NECESSARY!**

LET'S GET STARTED

No Experience with Reverse Mortgages? **No Problem!**

We specialize in working with brokers just like you.
Best of all, no experience is necessary.

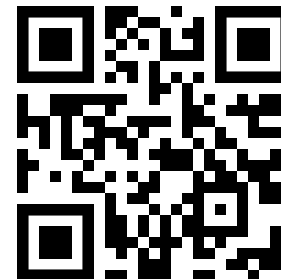
Why HTL?

- Educate on Best Scenario for the Senior
- Draw Disclosures in Your Name
- Process, Underwrite, & Fund Your Loan
- Pay Full Rate Sheet Price

**Reach out to us today and see if Reverse Mortgages
can be the profit center your business has been waiting for!**

Call Us Toll-Free
888.369.1573

Visit Us Online
HTLwholesale.com



Branching with HighTechLending



1. **\$20,000 Signing Bonus to Qualified Branches (call for details).**
2. **Bank Forward, Reverse (Top 10 Reverse Lender), Non-QM and Private Money Loans.**
3. **Fannie Mae / Ginnie Mae Direct with Minimum Overlays.**
4. **Branches (not LO's) can charge Origination Fee and receive YSP (no YSP disclosed).**
5. **In-House FRIENDLY Processing, Underwriting, Doc Drawing and Funding.**
6. **Ability to Broker loans so you offer ALL LOANS AVAILABLE!**
7. **Marketing and Training - Direct Mail, Internet, Telemarketing and Social.**
8. **Technology – Personal Websites, E-disclosures, and Encompass LOS.**
9. **Flexible LO Comp Plans paying up to 100% for Reverse MLO's!**
10. **Ability to provide lender credits toward borrower's closing costs.**

**Visit us online at HTLWholesale.com
for Branch Opportunities**



HTLPrivateMoney.com

Close More Loans and Make More Money

- Referral Fees can be paid to anyone- No RESPA! Brokers, RE Agents, Neighbors, ETC
- No Income Requirements (rents come from appraisal)
- Min Credit Score 580
- Equity Based (most loans are 65%-70% LTV)
- Flexible loan terms – 30/5 Interest Only (some loans require Prepayment Penalty)
- Direct Lender for Fast Closing
- Property does not need to 1-1 Debt Service Like Non-QM DSCR



HTLPrivateMoney.com

Close More Loan and Make More Money

- Reserve Funds are Not Required for Experienced Investor (Non-QM 6 months reserves)
- Property Types: SFR, Condos, Townhomes, 1-4 Units, Multi-Family and Mixed Use
- No Owner Occupied, Vacant Land, Exit Strategy
- Lending to “non-entity” such as LLC or Corporation is acceptable
- Private money loans are given to individuals by a private organization or individual
- HighTechLending will professionally service all loans

Business Purpose Loan vs. Consumer loan

	Consumer Loan	Business Purpose
TRID Disclosures	Yes	No
LE and CD Disclosure	Yes	No
Min Credit Score	Yes	No
Dodd Frank	Yes	No
RESPA	Yes	No
Ability to Repay (ATR)	Yes	No
1-4 unit Owner Occ*	Yes	Yes and No*

*Purchase or refinance of an owner-occupied two-unit property is to be for consumer purpose

*Three or more units it is assumed to be for business purpose.

Loan Programs

- Business Purpose Home Loan Program
- Multi-Family Loan Program: Any Size
- Fix and Flip or Rent Loan Program
- Residential Bridge and Blanket Loan Program

Effective Date: 08/23/22 - Rates Subject to Change Without Notice

BASE PROGRAM

5 YEAR INTEREST ONLY	
LTV	Rate
60%	7.750%
65%	7.875%
70%	8.000%

OTHER BASE PROGRAM INFORMATION

Max Loan by LTV		Max Loan by LTV		Loan Amount	Rate Adds
Purch	Refi	Purch	Refi		
\$1.0M	\$1.0M	75%	70%	≤ \$249,999	0.250%
\$2.0M	\$2.0M	70%	65%	≥ \$250,000	0.000%
\$4.0M	\$4.0M	65%	60%	≥ \$999,999	0.125%
				≥ \$1,000,000	0.250%
				≥ \$2,000,000	0.375%
				≥ \$4,000,000	0.500%

ADJUSTMENTS

Description	Rate	Note
Rate Floor	7.750%	Maximum Term 60 Months / Per LTV Guide
Multiple 30 Day Lates	0.250%	Reduce LTV (5%) - Max LTV 70%
Multiple 60 Day Lates	0.750%	Reduce LTV (5%) - Max LTV 65%
7 Year Int. Only	0.125%	Rates in above grid are quoted as a 5 Year Interest Only
DSCR 0.90/1.00	0.250%	Applies to all loan products
2-4 Unit Property	0.125%	No LTV Reduction Required
Mixed Use	0.625%	Maximum LTV 70% Purchase / 65% LTV Refinance
5+ Units	0.500%	Maximum 35 Units & Quote on LTV
Commercial	Quote	Maximum LTV 70% Purchase / 65% LTV Refinance
Rural Property	Quote	Case-By-Case Basis & Subject to Individual Pricing

Adjustment by US Credit Score		Max LTV	
Mid Score	Rate	Purch	Refi
≥ 720	--	70%	65%
650 - 719	0.250%	65%	65%
600 - 649	0.500%	65%	60%
≤ 599	Quote	60%	60%

Delivery Fee: \$955.00

LOANS MUST COMPLY WITH ALL APPLICABLE LOCAL, STATE & FEDERAL LENDING REGULATIONS TO BE ACCEPTABLE UNDER THESE PROGRAMS.

NO FEDERAL OR STATE HIGH COST LOANS

GENERAL INFORMATION

HTLPrivateMoney.com - Close More Loans

- Referral Fees can be paid to anyone - No RESPA!
- No Income Requirements (rents from appraisal)
- Min Credit Score 580
- Equity Based (most loans are 65% - 70% LTV)
- Flexible Loan Terms - 30/5 Interest Only
- Direct Lender for Fast Closing

Property Types

Non-Owner Occupied Only
SFR / Condos / Townhouse / 2-4 Units
Mixed Use / Multifamily (Up To 35 Units)
Properties that utilize chemicals are not allowed

Loan Amounts

\$150,000 - \$3M (Round Down Loan Amount to \$50 increments)
Loan Amounts ≥ \$1,000,000 require 600 Minimum FICO
Loan Amounts ≥ \$1,500,000 require an Appraisal & BPO

STATES:

AZ, CA, CO, FL, GA, HI, ID, IL, MD, NV, NJ, NM, NC, OR, PA, SC, TX, UT, VA, WA

RATE GUIDE IS AVAILABLE FOR CLOSED LOAN SERVICING RELEASED ONLY!



Raul Millan Branch Manager

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NMLS ID# 909122



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Business Purpose Loan VS Consumer loan?

Follow the Money!

- Can a Business Purpose be on a Primary Residence? Yes. That loan would be for **business purpose if the entire loan amount is used for a business purpose.**
- If a loan is secured by a primary residence and **use of the proceeds is being split between business purpose and personal use, the lender should consult an attorney.**

Business Purpose Loan vs Consumer loan?

The Big Question- “What will the money be used for?” The test is what the funds will be used for not the type of property.

1. If the money is used for the purchase or refi of a primary residence, then the loan is consumer purpose.
2. If the money is used to purchase a non-owner-occupied rental property, then the loan is clearly business purpose.
3. **The general concept is if the borrower is using the money for some sort of plan to generate income, then the loan is business purpose***, but if the money is only for personal use then the loan is consumer purpose.

*Using funds from a primary residence to purchase business equipment, pay off business liens, purchase rental property etc can be considered Business Purpose

Business Purpose Loan vs Consumer loan?

Key Takeaway

1. Lenders who intend to avoid consumer loan regulations should take care to evaluate the purpose of a loan before entering a transaction to ensure it is business purpose
2. Document how the loan funds are being used through the loan documentation have the borrower sign the document!

Submission Forms – Branch/Broker

Submit a Scenario
Earn a Referral Fee

Business loans are not
regulated by:

TRID Disclosures

LE and CD Disclosure

Min Credit Score

Dodd Frank

RESPA

Ability to Repay (ATR)



HighTechLending

SUBMIT A SCENARIO

Name *

First

Last

Email *

Phone Number *

 - -

###

###

####

Property Type *

☐

SFR

☐

2-4 Units

☐

5+ Units

Property Address *

Street Address

Address Line 2

City

State / Province / Region

Postal / Zip Code

Country

Property Value *

Loan Amount *

Credit Score *

Loan Purpose *

Do you have a recent appraisal (within last 30 days) *

☐

Yes

☐

No

Submit



- Fractional Investment is normally 10% for the principal balance
 - ❑ Example of \$500,000 principal balance is min \$50,000 investment.

However, we prefer to having just 1-3 investors in a loan.

- HighTechLending may fund the loan for speed and then sell to investors
- Investors will participate in excellent returns
 - ❑ Example- 8.99% to Borrower / 7.99% to Investor

HIGHTECHLENDING PRIVATE MONEY DIVISION

INVEST IN TRUST DEEDS



- NO HASSLE OF MANAGEMENT
- EXCELLENT RETURNS
- LOW DEFAULT RATE
- YOU KNOW REAL ESTATE FINANCE!

START YOUR ENGINES!

Who Qualifies to Buy Trust Deeds?

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

INVESTOR QUESTIONNAIRE

RE 870 (Rev. 8/18)

-
- ☐ Initial: _____ (Date Completed)
- ☐ Updated: _____ (Date Completed)
- ☐ No material changes: Check here and sign the Certifications on page two.
-

This questionnaire is intended to assist brokers in determining an investor's suitability for trust deed and real property sales contract investments as required by Business and Professions Code Section 10232.45.

NOTE: The California Department of Real Estate does not endorse or offer any opinions regarding the suitability of any proposed or existing real estate investments. A guide to trust deed investments entitled "Trust Deed Investments – What You Should Know!!" (RE35) is available on the Department's web site at www.dre.ca.gov under the Publications menu.

HIGHTECHLENDING PRIVATE MONEY DIVISION

INVEST IN TRUST DEEDS

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START YOUR ENGINES!



Who Qualifies to Buy Trust Deeds?

FINANCIAL SITUATION (continued)

LIQUIDITY NEEDS – Select one of the following:

- ☐ Primary need is liquidity/cash
- ☐ Need some liquidity for possible quick access to cash
- ☐ No liquidity needed; have other sources of cash

INVESTMENT EXPERIENCE

Report investment experience in years:

- | | | | | | |
|---|-------|---|-------|----------------------------------|-------|
| <input type="checkbox"/> No investment experience | | <input type="checkbox"/> Annuities | _____ | <input type="checkbox"/> Bonds | _____ |
| <input type="checkbox"/> Mutual Funds | _____ | <input type="checkbox"/> Notes | _____ | <input type="checkbox"/> Options | _____ |
| <input type="checkbox"/> Stocks/Shares | _____ | <input type="checkbox"/> Other (specify): | _____ | | |
| <input type="checkbox"/> Real Estate | _____ | | | | |

INVESTMENT EXPERIENCE IN NOTES SECURED BY TRUST DEEDS OR REAL PROPERTY SALES CONTRACTS

_____ Years _____ Months

NUMBER OF PREVIOUS INVESTMENTS IN NOTES SECURED BY TRUST DEEDS OR REAL PROPERTY SALES CONTRACTS

OTHER INVESTMENTS CURRENTLY HELD BY THE INVESTOR

HIGHTECHLENDING PRIVATE MONEY DIVISION

INVEST IN TRUST DEEDS



- NO HASSLE OF MANAGEMENT
- EXCELLENT RETURNS
- LOW DEFAULT RATE
- YOU KNOW REAL ESTATE FINANCE!

START YOUR ENGINES!

Who Qualifies to Buy Trust Deeds?

MULTIPLE LENDER ADDENDUM TO LENDER/PURCHASER DISCLOSURE STATEMENT

Transaction Identifier: **4404**

Name of Purchaser: **Darin K. Moore**

Kari Moore

Date: **6/16/2021**

Check either one of the following, if true.

- ☐ My investment in the transaction does not exceed 10% of my net worth, exclusive of home, furnishings and automobiles.
- ☐ My investment in the transaction does not exceed 10% of my adjusted gross income for federal tax purposes for my last tax year or, in the alternative, as estimated for the current year.

I acknowledge a receipt of a copy of this Addendum.

Lender Darin K. Moore Date _____

Lender Kari Moore Date _____

Submission Forms - Investor

Become an Investor Personal Information 1 of 2

Invest in Real Estate

HIGHTECHLENDING PRIVATE MONEY DIVISION

INVEST IN TRUST DEEDS

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- LOW DEFAULT RATE
- YOU KNOW REAL ESTATE FINANCE!

START YOUR ENGINES!



HighTechLending

Become An Investor

1 Personal Information

2 Investment Preferences

Name

First

Last

Email

Phone Number

 - -
####

DOB

 / / 
MM DD YYYY

SSN

Enter a value between 9 and 11.

Street Address

Street Address

Address Line 2

City

State / Province / Region

Postal / Zip Code

Country

About Me

Next Page

Compensation

- Branches/Brokers will only be required to submit a submission form
- HTL will Approve, Process, UW, Fund and Service the loan
- Must be DRE licensed to be MLO to originate and process your own loans.

<u>Referral Fee</u>	<u>Split Points</u>
Usually ½ pt.	50/50
HTL in control	Involved

- Can jump back and forth
- Disclose fees Broker Fees on HUD

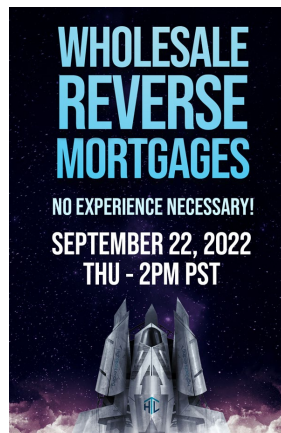
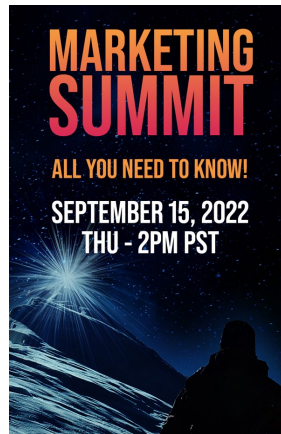
Upcoming FREE Webinars

**\$100 Amazon Gift
Card Giveaway**

Scan QR Code
to Register!



HighTechLending



Reverse Mortgages Marketing Summit

Thursday – September 15 – 2pm PST

Amazing Webinar to Learn All About Marketing
Reverse Mortgages! Topics include:

- Telemarketing
- Social Media
- Direct Mail
- Internet Marketing

Mortgage Brokerage vs Branching

Tuesday – September 20 – 2pm PST

- Become a Direct Lender of Fannie Mae, Reverse, Non-QM, Private Money in 30 Days
- Pros and Cons of Partnering with a Mortgage Bank - All Questions Answered!
- \$20,000 Signing Bonus to Qualified Branches

Everything You Need to Know About Reverse Mortgages

Thursday – September 22 – 2pm PST

- Benefits of Reverse Mortgages to GROW YOUR BUSINESS!
- Tap into the BABY BOOMER Market!
- Most Profitable Loan in the Industry
- Monthly Payments Optional
 - **Borrowers must maintain the property and make all tax and insurance payments

HTLPrivateMoney.com
(844) 485-4500



Raul Millan

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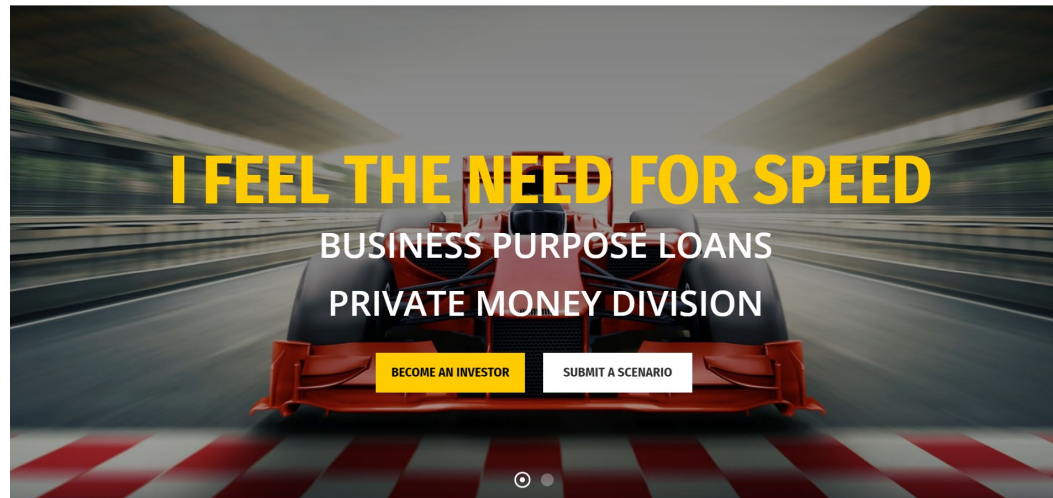
Direct: 949-534-6921

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BROKERS

INVESTORS

BORROWERS

