

Investment Principal #3



**“How To Get High Returns Safely.
Private Money Loans Secured By
Real Estate With Low LTVs!”**



**Generating Cash Flow and Wealth through Creative
Real Estate Investing and the Power of Private Lending
& Equity Joint Venture Partnerships**

www.RealEstateJointVenturePartner.com

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Become A Private Money Lender

If you're not earning the return you want on your investment dollars, your money isn't working hard enough for you.

Private Money Lending programs can help to fill the gap between investments that are secure but pay relatively low returns and those that pay significantly higher returns.

These higher returns are possible through private money lending and real estate investments.

We're a group of real estate investors dedicated to providing you with information about innovative programs that give you more control over your investments while safely making them grow beyond current rates.

How does the Private Money Lending program work? Take control of your investments, IRA's and pensions to build wealth.

So, what is a Private Loan? It is a loan made to a real estate investor that is secured by real estate. Private Money Loan Investors are given a first or second mortgage that secures their legal interest in the property thus securing their investment.

The Importance Of Loan-To-Value In Private Money Loans

When considering Private Money lending as a lender, be sure to know what your Loan-To-Value (“LTV”) ratio is. Banks typically fail to adequately protect themselves and have relatively high LTV ratios for their loans, maybe less now than before the mortgage meltdown, but traditionally anyway.

We suggest that private lenders seek relatively low LTV ratios to increase security of the loan. Our standard LTV ratios are typically under 75% of the value of the property securing the loan and frequently as low as 60% to 68%. This means additional security on the investment.

Example of LTV Ratios

For example, if a property is valued at \$100,000, a Private Lender will never have to loan more than \$75,000 dollars on the property. That's a 75% loan-to-value ratio.

This is obviously a much safer approach from that taken by conventional lenders. These banks get into trouble because they make loans at an 85%, 90%, or even 100% loan-to-value ratio leaving them no equity for transfer costs, if they are ever forced into a position where they have to take back the collateral property.

Be A Smart Private Money Lender

As a private money lender, you want to never lend more than 75% LTV. It is in the private money lender's best interest to minimize risk and maximize return and this is why a loan should never be made without a 25% safety net. Don't violate this rule, because the security of your investment capital is at stake.

Wrapping Up

So, you can see that private money lending has the potential to be profitable and safe if it is done carefully and correctly. Be sure that you maintain the correct LTV when you loan money secured by real estate to ensure that the value is there to cover the return of your investment in the event of default.

How You Can Contact Us:

You can call us at: (661) 578-6758

You can also visit our web site at: www.REJVP.com

The faster you get the facts you need, the quicker you can earn better than average, safe returns on your investment dollars!

Conclusion

In this special report like in our 13 others, I've exposed to you some of the greatest secrets, strategies, tools and techniques for making substantially higher returns, frequently 200% to 400% higher than what you can usually earn in traditional bank certificates of deposit, money market and related investments.

I've shown you things to consider, things to look out for, things to be sure that you include and more. Please use the tools, strategies and techniques that I have shared with you in these pages to change your life for the better, to break free of the confines of traditional bank investing, where you are really loaning money to the banks so that they can in turn just turn around and loan it out at much higher rates to people just like I've shown you how to find and how to loan to in this report.

With this and all the free information available on our website, you now have everything that you need to take action and start investing as if YOU were the bank. However, it will only benefit you the way that I want it to, the way that you deserve it to, if you will take action and start putting what you've read and learned about here into practice with your own investments.

Private lending is liberating and is one of the best ways that I have found during my investing career to really beat the market in a safe, secured and insured way.

I wish you the best of luck in your new private lending journey, and I hope that you will feel free to contact me and ask me any questions that you have along the way. I am here to answer your questions, to guide you and to lend a helping hand to set you on your path to wealth through private lending in any way that I can. Please take advantage of the opportunity to contact me, ask questions and work with me to ensure that your private lending experiences are the best that they can possibly be.

In the spirit of service,



Gabriel Contreras

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