



Private Paper

LENDING

AN OVERVIEW OF PRIVATE LOANS

Executive Summary

***Asset backed** private money loans
with a first lien position*

*Located in Houston, TX with plans to expand
regionally*

Established: Q1 2025

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LENDING

Mission Statement

To provide **fast, reliable, and flexible** financing solutions to real estate investors, business owners, and individuals underserved by traditional financial institutions.



Private Paper Lending

Our Vision

To become a leading provider of private capital by offering **competitive loan terms, a seamless approval process, and unmatched customer service.**



Objectives:

- Fund over \$10 million in loans within the first year
- Maintain a no default portfolio
- Professionalize and develop seamless processes & procedures to source and service all loans
- Expand portfolio throughout Texas by Year 2



Services Offered

Bridge Loans

Our bridge loans provide immediate financing while awaiting longer-term funding for the acquisition, development, and construction of residential, commercial, and income-producing properties.

Acquisition Loans

If you want to purchase commercial or rental property, land, or lots for development, an acquisition loan can help you get started.

Cash-Out Refinance

With cash-out refinancing, homeowners can access cash payouts at potentially lower interest rates and consolidate monthly payments.

Fix-and-Flip

A fix-and-flip loan is short-term financing for real estate investors and house flippers to buy and/or improve a property easily.

Land Loans

Our land loans enable borrowers to easily secure plots of vacant land for commercial and real estate development purposes.

Small Business Loans

We provide secured and asset-backed loans for entrepreneurs to start or expand their operations.

Other

Our various loan types include those for attaining and covering business equipment costs, such as trucks and machines.

Industry Overview



The U.S. private lending market has grown rapidly, driven by increased real estate investment and tighter traditional lending standards. **Private lenders play a crucial role in financing by providing a better alternative.**

Target Market

- Real Estate Investors (*Residential and Commercial*)
- House Flippers
- Landlords and Developers
- Small business owners with collateral
- Entrepreneurs

Market Needs

- Faster approval processes
- Flexible credit and underwriting





Marketing Channels

- SEO-optimized website
- Social media advertising (Facebook, Instagram, LinkedIn)
- Google Ads (targeted keywords)
- Real estate investor networking events
- Referral partnerships with brokers and agents
- Real estate investor meetups & conferences
- Direct mail campaigns to LLC property owners
- Partnership programs with realtors and brokers

Sales Tactics

- Offer introductory lower rates or processing fees
- Provide fast pre-approval within 36 hours
- Build strategic partnerships with real estate agencies and mortgage brokers

Operational Plan

Location

Initial operations in Houston TX with local and remote support and underwriting. Regional offices may be added in San Antonio and Austin Texas – with the possibility of expanding into other states in the future.



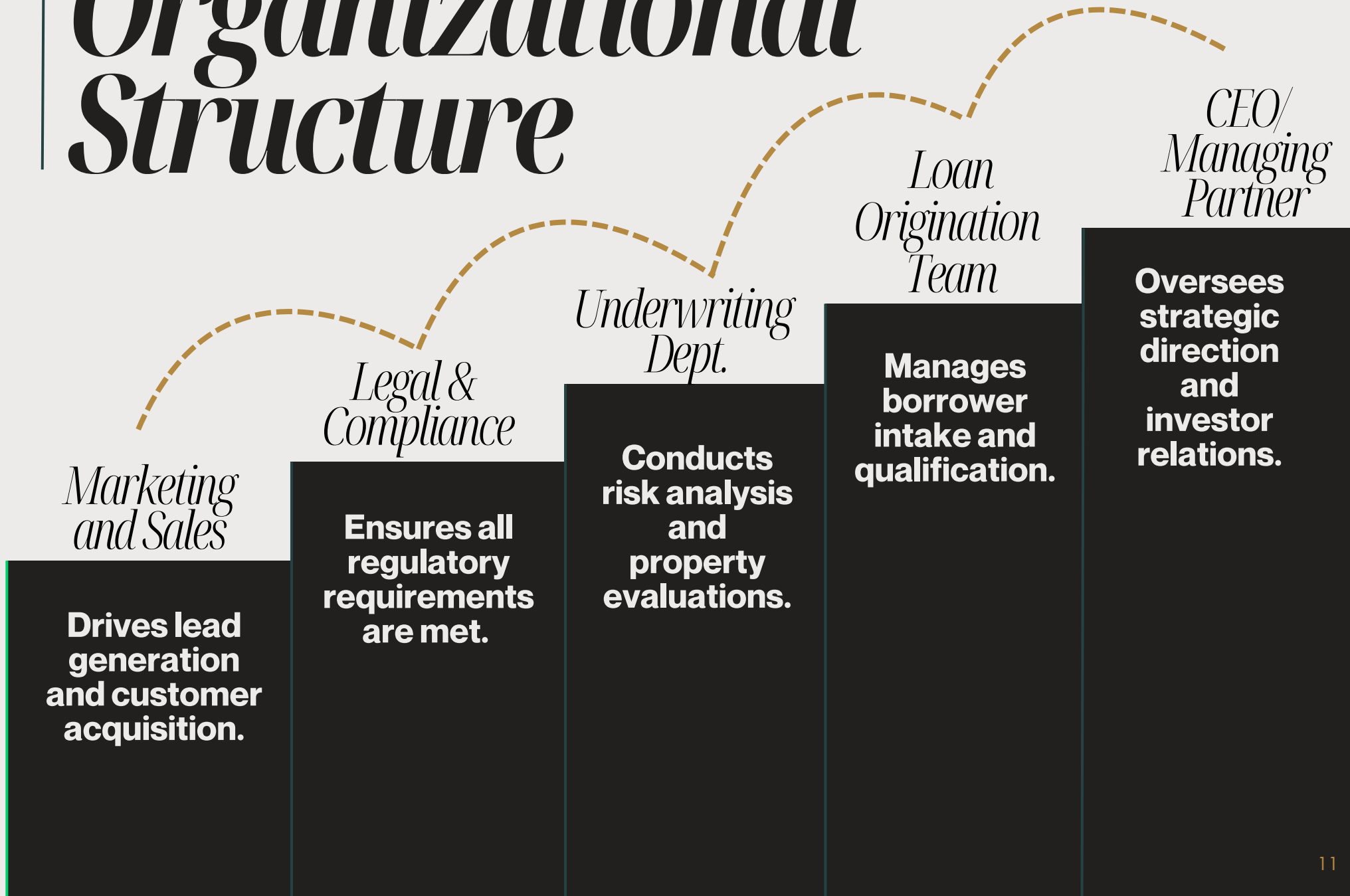
Technology

- Yardi deal tracking and servicing
- Secure document storage and e-signature capabilities

Staffing

- Founders
- Loan Officer Broker(s)
- Underwriter(s)
- Legal Counsel
- Accountants

Organizational Structure



Revenue Model

12-18%

Interest Rates, Annual

1-4%

Origination Fees

**Late fees &
Extension fees**

Loan Structure



- **6-24 Month Term** (can include extensions)
- **12-18% Interest** (interest-only payments)
- **1-4% Origination Fee**
- **LTV 50-70%**
- **Collateral 1st Lien Position**

Risk Analysis:

➤ Default Risk

Mitigated via strict underwriting and loan-to-value (LTV) limits.

➤ Market Volatility

Adjust loan terms based on market conditions.

➤ Regulatory Risk

Ensure compliance with state and federal lending laws.

➤ Operational Risk

Employ experienced staff and implement quality control.

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Contact Us

For all questions and inquiries please refer to

James Fitch



713-541-0066



james@braunenterprises.com



5353 W Alabama St, Houston, Texas 77056
Suite 200