

# Upstate Capital Ventures, LLC

## Real Estate Solutions Company

### "SECRETS TO EARNING SAFE 12% RETURNS ON YOUR HARD EARNED MONEY"

Please take time to read through this entire packet since the following information could increase your investment yields by thousands of dollars in the coming years.

We are a group of professional real estate investors and we would like to introduce you to methods that give you greater control over your investments and safely make them grow at two to five times your current rate. Does this sound too good to be true? Well, the truth is, it is not. Many private investors just like you are currently enjoying these rates of return with minimum or no risk.

Smart investors have been utilizing this investment opportunity for years. In fact, there have been entire companies built around this strategy.

This is a very safe investment that produces a high rates of return while at the same time provides higher level of security and liquidity.

You've seen how unsure and volatile the stock market can be. Do you want your future to be controlled by the events that take place on the other side of the globe? Well, maybe it's time to consider alternatives...

### Private Loans Secured by a Mortgage

So, what is a Private Loan? It is a loan made to a real estate investor that is secured by real estate. Private Loan Investors are given a first or second mortgage that secures their legal interest in the property and secures their investment. We are not talking about high Loan-To-Value (LTV) ratios the banks and savings and loan institutions make on homes. We offer very low LTV ratios to our Private Lenders to increase security of the loan. Our standard LTV ratios are 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.

For example, if a property is valued at \$100,000, our 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.

You, as a lender, will never lend more than 75% LTV. As a lender, it is in your best interest to minimize risk and maximize return and this is why a loan should never be made without a 25% safety net. We don't violate this rule, because your security is at stake.

# FREQUENTLY ASKED QUESTIONS

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## Who Borrows at High Rates and Why?

Investors like us do, because we have learned in our business that it's not the cost of money that matters, but quick access to the funds so we can capitalize on opportunities.

Our company can acquire good deals in properties because we can act with lightning speed and can close with cash. Private loans give us this competitive advantage over other investors who take weeks to go through the bank approval process in order to purchase properties.

Additionally, if a real estate investor locates a good deal on a property, many times the bank wants to loan on the purchase price not the value of the house, thus penalizing the investor for finding a great deal. Having access to money is generally a deciding factor in investing in real estate, so paying a higher interest rate is irrelevant when compared with the risk of losing the deal.

## What's the minimum investment?

The minimum investment is \$100,000.

## Who handles all of the details?

We will. It's our job to get you proper documentation and protect your interest. All of this costs you nothing. The borrower pays all costs. If you make a \$100,000 loan, you send a check for \$100,000 to the closing attorney and you get a mortgage for \$100,000..

## How do I get paid?

We will set up your account. Just sit back and we will send you a quarterly interest only check for the duration of your investment. If you would like a monthly check, we can do that too! However, majority of our investors prefer to receive a one time, principle plus interest payment after the completion of a project. For accounting reasons, this is a preferred way for our company, as well.

## Is this a long-term investment?

Generally, your investment is tied to a specific project with a timeline ranging from 3 to 12 months. We have lending programs for short term holds of three to six months. We also have longer term holds of one year and longer. You can pick a term that suits your strategy. It's your money and it's your choice..

## What if I need to liquidate?

If you want out, a 45 day written notice is required, because we will need to replace your funds with another investor's money. You really shouldn't make mortgage loans if you feel you will liquidate this shortly, but the option is always available and we will be able to liquidate in as little as two weeks in some scenarios. Also, unlike with a bank CD, there is no penalty for early withdrawal. Just call us, and we will handle all of the details.

### Is my investment really as safe as it sounds?

Yes! We always follow these common sense guidelines that we've talked about. Your money will grow two, three, or even four times faster than your current investments and you maintain control.

Each one of our properties that we acquire is put through a rigorous financial evaluation in order to evaluate the profitability before the property is ever purchased.

Remember that making loans is a business and should be treated like a business. If you set up a simple system and let the professionals implement the system, your loan portfolio can be hassle free and produce staggering yields.

### What kind of documents should I as the lender receive?

Your closing package should contain the following:

- 1) A copy of the mortgage. The original will be recorded.
- 2) An original Promissory Note.
- 3) A hazard insurance endorsement naming you as mortgagee.

These documents provide you with the security you need and the return which you desire.

### How do I use my IRA's or pension plan?

Making real estate loans is a widely accepted use for IRA's and other Retirement Plans. Most people do not know that you can make private mortgage loans using the funds which are already in your IRA's and other retirement plans . Think of the power of loaning out funds at high interest rates that are Tax free or Tax Deferred! In order for you to use retirement accounts for loans they must first be administered by a third party custodian. One custodian we commonly work with is Equity Trust Company. You can visit them on the web at [www.trustetc.com](http://www.trustetc.com) or simply talk to us and we'll help you with the set up of your account.

After selecting your custodian, you simply send a transfer form to them and they'll do all of the work for you. Once you've done that you are ready to make private mortgage loans.

From there, you simply notify your custodian about the investment you are looking to make and send the check for the gross amount of the loan. Even better, we can do all the work for you and you just sign few documents, sit back, relax and wait for your money to grow tax free or deferred like grass on a spring morning.

## What are my options if Upstate Capital Ventures, LLC doesn't pay?

Actually, there are several options but first and foremost, please be aware that "Integrity" is an essential part of our business and we only make sound investment decisions. One of Upstate Capital Ventures, LLC's distinguishing features is that we have never been late on a payment to a private lender.

Additionally, our company's policy is to invest our own funds into every one of our projects because if we aren't confident in our investment decisions why should you be? Likewise, if we ever lose the support of investors, we can no longer operate our business and our own investments would be at stake.

However, to answer the question:

- 1) We could restructure the payment schedule on the note. For example, let's say we are behind on payments to you. Now Upstate Capital Ventures, LLC can and would like to keep the house, but they can't come up with enough money to bring you current in one lump sum. You could let us continue to make regular payments and make an extra payment on our arrearage in addition, or you could simply add the arrearage to the principal balance and extend the term of the loan. This means you would be collecting interest on interest for the entire remainder of the loan. There are always ways to work it out if both sides are willing.
- 2) Have Upstate Capital Ventures, LLC deed you the house. This is an opportunity for you to get a house at a greatly discounted price. When this happens, you can create tremendous profit by reselling the house.
- 3) If left with no other choice, you can simply foreclose. Foreclosure isn't as time consuming and costly of a process as most people think. It's as simple as sending your note and mortgage to an attorney and saying 'foreclose'. All you have to do then is sit back and wait. Nine times out of ten, before foreclosure is complete, someone will be calling your attorney's office with a payoff letter, and your loan will get paid off. When this happens, you will collect all accrued interest, your principal balance, and all attorneys' fees, court costs, and all other expenses you have incurred in connection with your loan.

If you wind up with the house that doesn't mean you have to keep it. It can be sold immediately at a fair sale price and still produce a profit over and above the already high yield on your loan.

Now, we've talked extensively about default and maybe we've provided more information than is necessary, but we wanted to make sure you have all the facts and we've answered any potential questions.

## Summary

I hope we've enlightened you on the incredible power of making private mortgage loans. If it appeals to you, you can get started right now. While most people are complaining about the low rates they are getting on their CD's and other low paying investments, you could be receiving a return of 12%.

### "Are you ready to take action?"

So what's it going to be? Are you going to continue to let other people control your money so you only get a return that barely keeps up with inflation? Or are you going to take control and make sure that when you get ready to retire, you can do what you want without worry about money. If you are retired, here is a great opportunity to squeeze every interest dollar out of your savings that you can. Private lending is an incredible way to build wealth in a way that most people aren't aware exists. You're not one of those people who are uninformed anymore. If you have any more questions, please do not hesitate to call us at 864-881-1003 or contact us via email at [UpstateCapitalVentures@Gmail.com](mailto:UpstateCapitalVentures@Gmail.com)



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