

GREAT AMERICAN HOMES, LLC

Special Report

Are You Expecting Social Security To Provide Your Retirement?

If the answer is no, and I'm sure it is, please pay very special attention because the following information could make you thousands of dollars in the coming years simply by increasing the yield on the same money you're lending now.

I am a professional and qualified Real Estate Investor, and I'd like to spend the next few minutes telling you about a way you can control your investments and make them grow at three to five times your current rate. Yes, I know it sounds too good to be true, but it isn't. What I'm going to share with you is very common in real estate circles and has been going on right under your nose in every city in America.

Smart people have been utilizing this investment for years. In fact

There Have Been Entire Companies Built Around This Investment and Those Who Do It Properly Have Grown to Huge Proportions.

This is a secured investment that produces superior yields while at the same time provides security and liquidity.

Do you know what \$25,000 is worth in five years compounded at a 7% yield? It's worth \$35,440. But now let's take that same \$25,000 and lend it for the same five years at 15% simple interest instead of 7% compounded. Now it's grown to an amazing \$43,750! **That's an \$8,310 difference simply by upping the yield from 7% to 15%**

That's An EXTRA \$1,600 per year

Just consider what the difference would be if you invested \$100,000 or \$250,000, or more.

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Well, there is an alternative for you to consider. That alternative is.....

PRIVATE MORTGAGE LOANS

You can loan money, secured by a first or second mortgage, that will not only give you the safety you want but will also give you the superior yield we've discussed.

Let me see if I can answer some of the questions you may have about making private loans:

Who Borrows At High Rates?

We do because we have learned that...

**It's Not the Cost of Money That Counts
But the Immediate Availability of Money.**

We make it possible to acquire good deals on houses because the funds are available immediately from private lenders that would not be available from banks. While banks are going to committee and taking forever to give an answer, we have already closed the loan. Even though we have become very proficient at locating good deals on houses, in most cases the bank wants to loan on the purchase price not the value of the house, thus penalizing us for being an astute Real Estate Investor. Having the money available will make or break the deal and paying a higher interest rate is irrelevant compared to.....

**The Loss of Thousands of Dollars in Profit
If the Money Weren't Available.**

What Kind of Loans Are Private Mortgage Loans?

Let's clarify exactly what a private mortgage loan is. It is a loan that you make to a Real Estate Investor and, in turn, your loan is secured by the actual property that the Real Estate Investor purchases. I'm not talking about high loan-to-value loans the banks and savings and loans make on homes. We deal with very low loan-to-value (LTV) loans. By that, I mean no higher than 50% to 70% of the value of the property that secures the loan. Our typical LTV is 60% to 68%. That gives you additional security. This means if a house appraises for \$75,000, we would typically buy it for \$45,000. That's a 60% loan-to-value. It's obvious why this is a much safer approach than most lending institutions take. The banks make loans at an 80%, 90%, or even 95% loan-to-value ratio. Banks just don't have the cushion that our private lenders have.

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You, as a lender, won't lend more than 50% to 70% LTV regardless. You're making a secured loan. You should never make a loan without a 20-50% safety net. **We don't violate that rule, so it is a no lose situation for you.**

Do I need a lot of money?

No! I have private lenders who have made loans as small as \$5,000. The amount of the loan is determined by what we need to make a deal work. We will be able to tailor an investment to fit your budget. On the other hand, we have some investors who commit more than \$1,000,000.

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. We are the borrower and we pay all costs. If you make a \$25,000 loan, you send a check for \$25,000 to the closing agent, and you get a mortgage for \$25,000. All details, as well as all your funds, are handled by the closing attorney.

How do I get paid?

We will set up your account. Just sit back and we will send you a monthly interest-only check at 10% interest, or you can let the money accrue and get paid a huge 12% simple interest when we sell the property. Your interest check will be based on the number of days you had the money loaned out.

Is this a long-term loan?

We borrow money to buy and rehab properties and then we eventually sell the property. You start earning interest the day we purchase the property and then your principle and accrued interest is paid to you when we sell the property. So the terms vary. Our business model is to buy and sell properties as quickly and efficiently as possible. Once your loan is paid back we typically try to get your money out working for you again within 30 days. It's your money and it's your choice as to how long you want to continue to earn this high rate of return.

What if I want to liquidate?

If you want out, it will take from two weeks to a month. You really shouldn't make mortgage loans if you feel you will liquidate shortly, but situations change and this option is always available. And there is **no penalty** for early withdrawal. Just call and we will handle all of the details.

Is this a mortgage pool?

No! You make the whole loan yourself. You get a lien against the property. You are the bank.

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Is my loan really as secured as it sounds?

Remember that making loans is a business and should be treated like a business. That is why we have created a separate document called a disclosure statement to let you know exactly how the company operates, the risks and exactly how your money is secured.

We follow these common sense guidelines that we've talked about and if we set up a simple system and you allow the professionals (us) to implement the system, your loan portfolio can be hassle-free and produce staggering yields. Also remember that all costs are to be paid by us, as the borrower.... not you!

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

Making real estate loans is a widely accepted use for IRA's and Pension Plans. Think of it, not only can you loan money that has been unavailable for you to use, but you can make it grow rapidly.... **Tax Deferred!**

Since Uncle Sam isn't taking a bite out of your profits until you withdraw the money, more money is left in the account to compound and grow. The results are staggering... Your money will grow two, three, or even four times faster than your current investments....and **you** maintain control.

In order for you to use retirement accounts for loans, they must first be administered by a "Custodian". This custodian is set up and approved to administer your loan activities. This means you will probably have to transfer your plan to one of the custodian's plans, unless, of course, your present administrator is set up to do that.

When your custodian is located, simply send the transfer form to them and they'll do all of the work for you. Once you've done that.....

You Are Ready to Make Loans!

When we've selected a property, you simply notify your custodian where to send the check for the gross amount of the loan and you're in business.

There should be no cost to you except your plan administering costs. Some custodian's will even collect monthly payments for you and deposit them into your account.

If you have any questions regarding your plan or its administration, contact your Plan Administrator. **If you need help transferring your IRA, just give me a call. I've located the best in the country, so there will be no delay in your getting started immediately.**

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What are my options if Great American Homes, LLC. doesn't pay?

Actually, there are several options. But first and foremost, please be aware that the name "Integrity" has meaning for us, and **we do what we promise**.

To answer this question:

- 1) Call us and we will send your money back.
- 2) We could ask to restructure the note. For example, let's say we are behind on payments to you. Now Great American Homes, 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 them continue to make regular payments and make an extra payment on the 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 almost always ways to work it out if both sides are willing.
- 3) Have Great American Homes, 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 a tremendous profit center by reselling the house.
- 4) If left with no other choice, you should simply foreclose. Foreclosure isn't the evil, time-consuming, costly legal process that most people think it is. It's as simple as sending your note to an attorney and saying, "Do it." 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, all attorneys' fees, court costs, and all other expenses you have incurred in connection with your loan.

If you end 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 your already superior yield on your loan.

Now we're doing a lot of talk about default here and maybe more information than was necessary, but we just wanted to make sure you had all the facts and your questions are answered. In our years of business, we have **never** been late on a payment to a private lender.

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What kind of documents should I receive?

Your closing package should contain the following:

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

These documents prove your loan is secured.

In Summary

We have covered a lot in a very short period of time, but this is actually a very simple process. I hope I've enlightened you on the awesome power of making private mortgage loans. If it appeals to you, you can get started right now. While most people are complaining about low paying investments, you could be receiving a return of 12% on every dollar you commit to us.....

“Are you now 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 maybe leave your money in the stock market hoping you will regain your losses? You should ask yourself this question.... if you had that amount of money in the bank would you put it in the stock market? If your answer is no then why in the world would you leave it there?** Why not take control yourself to make sure that when you are ready to retire you can do what you want without worrying about money. On the other hand, if you **are** retired, it is your responsibility to wisely and safely squeeze out every interest dollar that you can.

Private lending is an incredible way to build wealth in a hurry. Most people never knew this type investment existed. Fortunes have been made by many individuals who made investments as private investors. You're no longer in the group of people who are uninformed of this wonderful investment vehicle. If you have more questions, give me a call. I would love to buy your lunch or perhaps just talk on the phone to answer any questions you may have.

Sincerely,

Charles W. Alexander, Owner/Manager
Great American Homes, LLC

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