

The Source for Real Estate Finance

PRIVATE Money411

*Featuring Randy Reiff, CEO
of FirstKey Lending, LLC*

SPECIAL ISSUE

*Exclusive interview with
Tim Herriage, Managing
Director of B2R Finance*

*Leonard Rosen writes
on Why Bankers Rule*

*Plus, Insight from
GCA Equity Partners*

FirstKey Lending Offers Innovation

Makes 30 Year Loans Available to Portfolio Borrowers



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from FirstKey Lending

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*A Special Issue by
Realty411 Magazine*

*Photo right:
Tim Herriage,
Managing
Director for
B2R Finance*



PRIVATE MONEY 411

Cover: Randy Reiff, CEO of FirstKey Lending, LLC, introduces 30-year mortgage loans for portfolio borrowers.

Below: Mingle with hundreds of active investors in Silicon Valley. Private Money411 will be hosting an industry gathering with a focus on technology and finance. For more information, see pages 5 and 6.

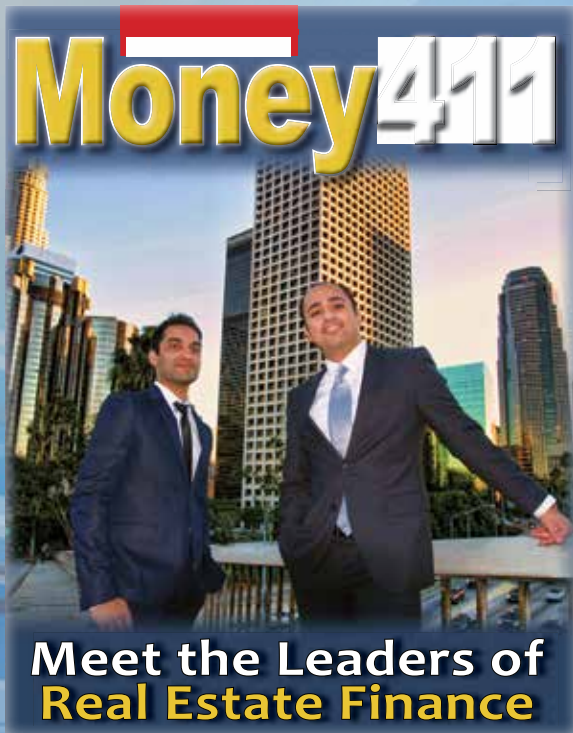


*Photo above: Leonard Rosen, CEO
of Pitbull Hard Money Conference*



*Photo left:
Wyatt Gilbert
joins Applied
Business
Software*





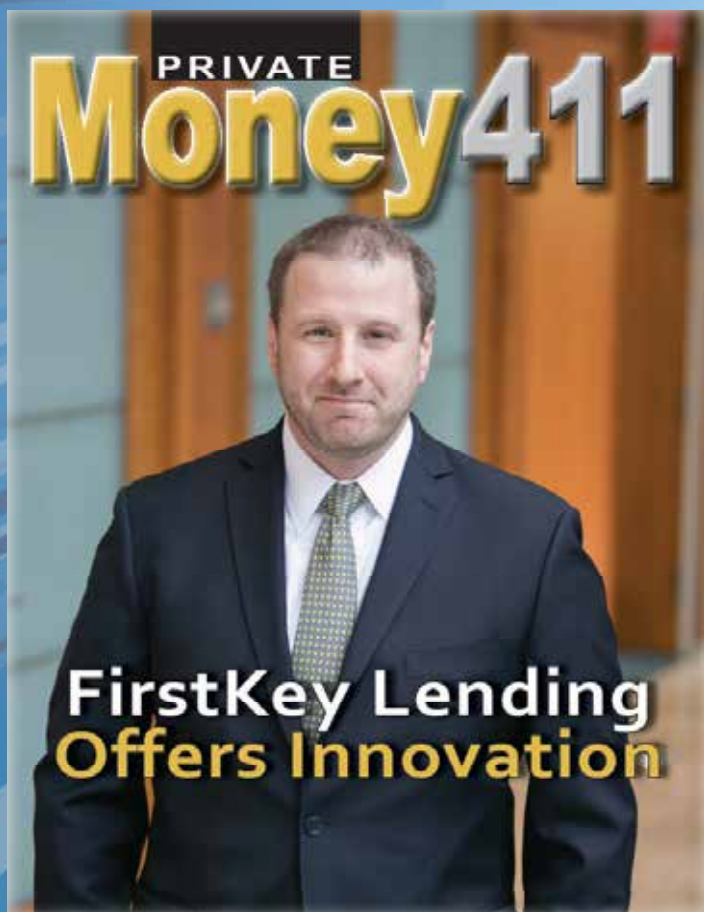
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California and New York

B2R Predicts Strong Year Ahead for Rental Home Market

When B2R Finance launched its first products in late 2013, it was a game changer for rental property investors. The company was among the first to offer a financing option designed specifically for small to mid-sized buy-and-hold real estate investors.

Fast forward a year, and the company is growing rapidly, indicating a bright future for B2R and the single-family rental market. This year, according to Managing Director Tim Herriage, B2R has ramped up to meet the pent-up demand as one of just a handful of companies offering this type of product, and has added approximately 50 employees spread across three offices in Charlotte, New York and Dallas. The company is also looking to the future, shoring up its leadership team by adding highly strategic and experienced leaders in new roles of CFO, COO and CEO.

Realty 411 asked Herriage, also a longtime investor in the single family rental market, what's next for the sector.

Herriage: We remain bullish in our outlook for a number of reasons.

First and foremost, demand remains high. As your readers are well aware, 98 percent of the nation's estimated 14 million single family rental homes are owned by smaller investors, but access to credit for these investors had previously been incredibly restrictive – of the millions of homes owned by small investors, 10 million are not financed. In



About Tim Herriage, Managing Director and Head of Marketing and Business Development A 12-year real estate investment veteran, Tim has purchased more than 1,000 single-family houses, many of which he holds as rental property today. He is the founder of the largest individual investor-focused trade show in the U.S., the REI Expo, building on his passion for real estate investing and the opportunity it represents for those who want to take control of their retirements. He is a graduate of the Naval War College and served as a sergeant in the United States Marine Corps.

short, these homes were unleveraged because of a gap in the market. B2R and our competitors fill the gap. As these smaller investors become more liquid, we

could see them pursue additional investment properties or reinvest in their current properties, adding activity to the market.

Second, homes continue to recover value lost during the Great Recession. While there is some speculation that declining foreclosure activity might weaken the overall opportunity, most of the investors we encounter have always acquired sound, cash-flowing rental homes from traditional sources. Fewer homes underwater actually mean an increase in the overall value of our investors' portfolios.

Changing demographics also serve to bolster the SFR market. According to a report from the Harvard Joint Center for Housing Studies, 35 percent of households rent, up from 31 percent in 2004, and of them, 20 percent report no intentions to buy, either because of macroeconomic conditions, personal financial concerns or for reasons of preference or lifestyle.

A growing renter base leads to lower vacancy rates, which has led to favorable rents for our investors. The average national effective rent rose 12 percent in the

last four years.

Overall, the market is strong, with returns averaging 9 percent, according to Daren Blomquist, vice president at RealtyTrac, and annual gross returns reached as high as 41.57 percent in Edgecombe County, N.C., the highest of all the 586 counties recently analyzed.

A recent Yahoo Finance story probably sums it up best. In the Oct. 31 article, an investment banker who focuses on putting together deals that package loans to investors noted, "The real market is this market. It's where everything is actually going to get to."

About B2R Finance:

B2R Finance, America's Buy to Rent Lender, is the leading provider of residential buy-to-rent mortgages for property investors, with offices in New York, Charlotte and Dallas. The Company offers effective and innovative lending solutions dedicated to residential rental property investors. B2R operates in partnership with the nation's leading commercial and residential real estate experts to ensure that its loan products and customer service are in the forefront of the growing residential rental investment market. B2R can assist any size investor with a variety of lending products to enhance customer investment. Further information is available at www.b2rfinance.com or on Twitter @B2RFinance.

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Shrine Auditorium Expo Center



Inland Empire's Largest Mixer IX

Wednesday, October 21, 2015

4 p.m. - 8 p.m.

Ontario Convention Center



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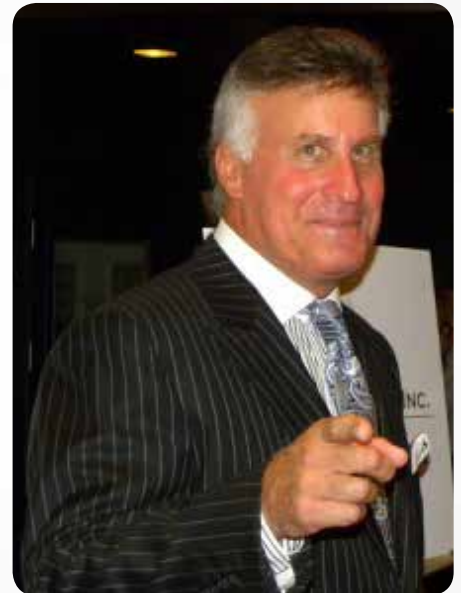
THE BANKER RULES

The person who underwrites your deals, owns your business and future.

By Leonard Rosen, CEO
Pitbull Conference

In today's sophisticated real estate market, there are many ways to build your business. There are those people who chose to buy and sell real property, and there are those who choose to fund real estate deals. But lurking in the shadows is a secret person called the underwriter. The underwriter's primary job is to provide their opinion and exercise their authority over your book of business. The underwriter is not your friend. Their primary function of the underwriter does not always align with your goals.

As an advocate for the private lending business, I see a significant amount of business turned down or swept under the carpet on deals that could be or should be funded. Keep in mind, under-



This scenario happens all the time, leaving the broker with a situation that does not generate a commission. At the end of the day, we all work for

I see a significant amount of business turned down or swept under the carpet on deals that could be or should be funded.

writing criteria changes often and what once was a great deal to fund, today for some unforeseen reason, the deal gets turned down because the underwriter doesn't have an appetite for the type of business your are submitting.

reasonable compensation.

The simple question is why are you giving control and of your business and control of your future to another person? This business model makes

Continued on pg. 18



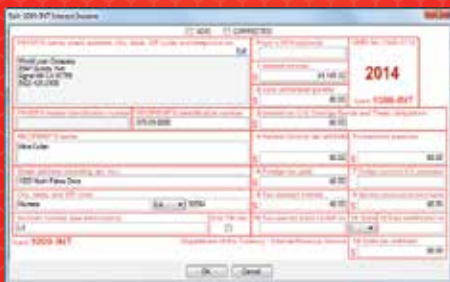
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FIRSTKEY LENDING

Continues to Innovate



*Randy Reiff, CEO of
FirstKey Lending, LLC*

Makes 30 Year Loans Available to Portfolio Borrowers

FirstKey Lending revolutionized the real estate market for entrepreneurs investing in residential rental properties when it began offering its one of a kind single-property loan product earlier this year. A fully amortizing 30-year fixed rate loan with competitive rates and no prepayment penalty. FirstKey's Express single-property loan product offered entrepreneurial landlords the ability to manage their cash flow by avoiding interest rate risk and large balloon payments at the end of the loan term.

"We saw immediate demand for our Express property loans," says Randy Reiff, CEO of FirstKey Lending.

But, as a market leader, FirstKey is committed to making it even easier to invest in one- to four- family rentals and is constantly innovating to provide additional financing options to current and prospective customers.

Responding to the success of its Express property loan product, FirstKey recently made significant enhancements to the Express program to bring the benefits of this unique product to entrepreneurial customers who own portfolios of more than 10 properties.

FirstKey is now also offering 30-year fixed rate solutions for portfolio loans of up to \$5 million dollars with no restrictions on the number of properties financed. Like the single property loan, these portfolio

Continued on pg. 13



FIRSTKEY

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European Family Office Winter Symposium

February 9-10, 2015
London Hilton on Park Lane Hotel, London, UK



Family Office Winter Forum

March 10, 2015
New York Marriott Marquis, New York, NY



Family Office & Endowment Investment Forum

April 15-16, 2015
Sheraton Centre Toronto, Toronto, ON



European Family Office & Private Wealth

June 3-4, 2015
Amsterdam, Netherlands



Family Office & Private Wealth Forum

July 20-22, 2015
Hyatt Regency Newport, Newport, RI

loans have no prepayment penalties, making them even more attractive for entrepreneurial investors who want to lock in long-term financing but maintain flexibility to sell assets or manage their investments.

"The needs of entrepreneurial investors are not necessarily the same as institutional investors. With the introduction of this product, we are giving customers who are a bit less rate-sensitive the ability to choose a long term, fixed rate solution with complete prepayment flexibility," said Reiff. "Recognizing that the needs and aspirations of entrepreneurial borrowers might change over time is what inspired the original 30-year property product, and we are now thrilled to make it available for customers who want to borrow up to \$5 million against their multi-property portfolios."

FirstKey was the first national lender to target entrepreneurial borrowers in the rental finance space and has prided itself on innovating a wide variety of programs meant to make it easier to invest in the SFR market.

For FirstKey, it's not just about the borrower's credit score, but the strength of the borrower's investment. FirstKey looks primarily at the property's value and the cash flows to determine the investment's ability to service and ultimately repay the debt. This evaluation model can make FirstKey's financing products accessible to a wide range of customers.



"With the introduction of this product, we are giving customers who are a bit less rate-sensitive the ability to choose a long term, fixed rate solution with complete prepayment flexibility," said Reiff.

For entrepreneurial investors more interested in optimizing rate than term, FirstKey continues to offer Express portfolio loans under \$5 million for 5, 7 or 10 years at some of the lowest fixed rates available in the SFR space.

FirstKey's wide range of products also includes options for many other types of investors. Premier provides non-recourse loans from \$5,000,000 to \$500 million to mid-size and institutional rental investors. For entrepreneurs more focused on fixing properties and selling them, FirstKey also offers loans for rehab projects between \$100,000 and \$1,000,000 through its Fix & Flip program.

"We are proud to continue innovating and improving our market-leading products to serve the unique needs of our entrepreneurial and institutional investors," said

Reiff. "Whether one property or 10,000, our suite of SFR finance products provides a variety of solutions to the entire spectrum of investors.

FirstKey continues to simplify the logistics of all its programs, streamlining the documentation process and increasing the ease of closing. These efforts make it easier to manage expenses and navigate the process for customers who may be financing their investments for the first time.

FirstKey is backed by Cerberus Capital Management L.P., one of the country's largest private investment funds, giving it the resources it needs to continue advancing in the market. FirstKey management said the recent moves were an effort to continue offering exciting new options and the value that its customers have come to expect.

More information, please visit: <http://firstkeylending.com>

Wanna be a big boy?



Now is the time to put your big boy (or big girl) shoes on and grow your business model up.

Do you, like many brokers, spend most of your time looking for a lending source? Are you chasing bad deals because you don't know they're bad?

Don't settle for being good at what you do, be the best by attending **Pitbull's next National Hard Money Conference, February 20th in Las Vegas**. Presentations by seasoned lenders, brokers and service providers will give you the invaluable insight needed to cut your learning curve in half.

And if you already know a thing or two about hard money, there are still plenty of reasons to attend. Participate in our "Bring Your Deal" segment, where attendees are allowed to present a deal to the entire house. Deals happen.

Network with investors, lenders, and vendors. Discover the advantages of becoming the bank, which allows you to dictate points and spreads yourself. Sound daunting? It's not. Sound liberating? It is.

So, be a big boy or girl and grow your business model up. See you in Vegas!

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February 20, 2015 The M Resort Spa & Casino Las Vegas

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Is Owning Investment Property the *Best Way* to Generate Income from Real Estate?

Insights by Tom Thomas Braegelmann and Charles Tralka, GCA Equity Partners, LLC



I Want to Share a Secret with You...

I used to believe that the only way to generate income through real estate investing was by owning property and renting it out. I bought (and later sold) single family rental houses, fixed them up whenever necessary, and found tenants for each of them.

What I quickly learned was that being a landlord wasn't as easy as I expected. I had to deal with tenant issues and maintenance problems, and pay for "extras" I hadn't really considered like insurance and property taxes. (I quickly found out why landlords like to complain about the "three Ts" – tenants, toilets, and taxes!)

I didn't realize that there was another way to create income through real estate investing – a way that more sophisticated investors had figured out which earned them solid returns without the hassles of owning property directly. It's called "private lending".

WHY I LIKE PRIVATE LENDING

Private lending simply means providing loans that are secured by real property. The investor/lender earns money by collecting interest for their loans and in some cases can also profit from appreciation in the property that they are lending against. Private lending isn't for every investor, but the following are some of the reasons why I like it as part of my real estate investment strategy.

- 1) **The returns can be as good, or better than those you get from renting property.**
- 2) **Your loan is secured by the equity in the property you are lending against.**
- 3) **Since you don't own the property, you don't have to manage tenant or maintenance issues.**
- 4) **You can invest in loans made against a wide range of property types.**
- 5) **Many different lending models are available from one investor / one loan to pooled**

funds.

DIFFERENT PRIVATE LENDING MODELS

The most basic private lending model is to provide first mortgages to individuals or entities that need them to buy or refinance a property. In this case, the loans may be structured in two ways. First, as fully amortized, meaning principal and interest are repaid together on a regular, periodic basis. Alternatively, as interest only, meaning only regular, periodic interest is paid during the life of the loan, with the principal repaid in a single balloon payment at the end of the loan.

Another model is to provide second mortgages to borrowers, typically for a higher rate of interest and structured as fully amortized or interest-only loans. These second mortgages can be higher risk since, in the event of a default, foreclosure, and/or property sale – the first mortgages are paid off first and any remaining money is used to pay the second or further subordinated mortgages.

A third model is known as shared equity. In this model, the lender provides the borrower with a loan in return for interest and a share of the appreciation in the property when it is resold. Shared equity models typically only apply

Continued on pg. 17

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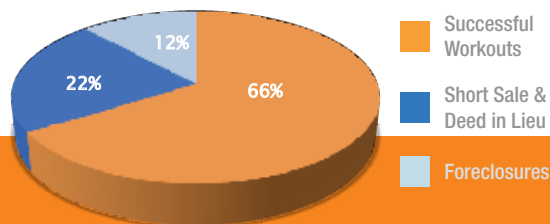
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Applied Business Software Expanding



Appplied Business Software makers of The Mortgage eTM Office recently announced the hiring of Wyatt Gilbert, National Sales, to further develop their growing presence with The Loan Office™ software launched this past April 22, 2014.



The Loan Office™ software has been classified as affordable, easy to use software, specifically designed for the small lender. Some of its features include: QuickBooks integration, built-in document scanning, loan charges and advances tracking, recurring and event driven reminders, unearned discounts, email statements and notices, incremental funding, conversation log, insurance and senior liens tracking, unlimited user-defined fields, Microsoft Office integration, and much more.

The Loan Office™ software has been quickly gaining momentum since its launch mid last year with a record ending year in sales and customer satisfaction, typical of Applied Business Soft-

ware products.

Now, under the headship of Wyatt Gilbert, TLO is expected to beat a sales record on this 2015. Wyatt comes with a wealth of experience in the IT world where he began his career, before moving into the auto commercial equipment industry. His has a keen sense of knowledge of The Loan Office™ software and feels, in his words "fortunate to have joined a group of talented developers and loan servicing connoisseurs. I'm excited about the future of The Loan Office™ software. Having an unparalleled product with exceptional Tech Support to back it up, undoubtedly separates ABS from the competition; and with the introduction of The Loan Office™, we can now offer our solutions to what is considered a smaller lender and subsequently, a larger audience"

A third model is known as shared equity. In this model, the lender provides the borrower with a loan in return for interest and a share of the appreciation in the property when it is resold. Shared equity models typically only apply to properties that have strong appreciation potential, such as so-called "fix-and-flip" deals or new construction. However, when this model applies, it can increase the return potential by adding an equity-based component to the standard interest-only model.

PRIVATE LENDING FUNDS

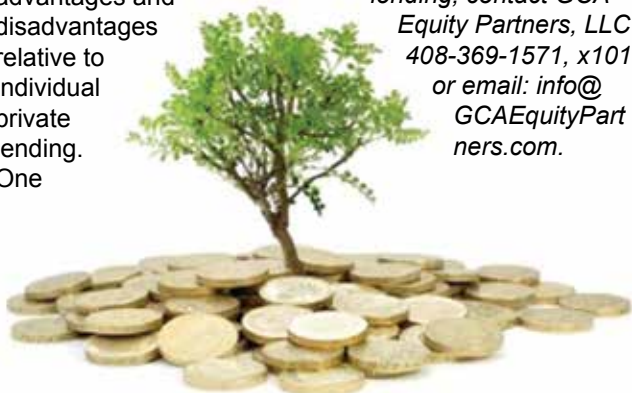
While much of the private lending activity is single or multiple investors supporting a single borrower, there is another model based on an investment fund. In this approach, a fund manager organizes a collection of investments from multiple investors, and then uses the pool of money in the fund to make loans to borrowers. Currently, there are a variety of real estate mortgage funds available, with a range of investment strategies including the same ones described previously for individual investors. Investing in funds, or mortgage pools, has both advantages and disadvantages relative to individual private lending. One

advantage is that capital efficiency is typically higher, since it's easier for a fund manager to match their larger pool of capital to particular deals and thus keep the funds more fully invested. Another is diversification, since funds from each investor are distributed across multiple loans.

Some investors may find a disadvantage, in that they like to review their own loans and make their own decisions about whether or not to lend on a particular deal. With fund investing, those decisions are made by the fund manager rather than the individual. Of course, for other investors, having a professional manager evaluate the deal is actually seen as an advantage.

Private lending can be a great way to invest in real estate without the hassle of owning property, dealing with maintenance issues, or managing tenants. It focuses on the financial aspects of real estate investing by allowing individual investors (by themselves or as part of a fund) to essentially become the bank and to finance real estate transactions using the security of the real estate as collateral.

To learn more about private lending, contact GCA Equity Partners, LLC at 408-369-1571, x101 or email: info@GCAEquityPartners.com.



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Podcast



A group photograph of Pitbull's Hard Money Conference in California. Pitbull events attract investors from throughout the country.

in diversifying their portfolio. The capital investors contributions are pooled together in your real estate fund. Once the capital is in your fund, you deploy the capital into the market based on funding criteria that you have established. You receive compensation for origination fees as well as arbitrage spreads, management and service fees.

This model works for fix and flips deals, as well as small balance commercial deals. Actually, you can use the capital for any type of real estate transaction that you deem is a good investment.

At the end of the day, you take control back and have the earning potential to generate more money with multiple revenue streams.

The investment model, as well as other opportunities, such as syndication and joint ventures, are discussed in detail at our national hard money conferences held twice annually. If private money is of interest, join investors from around the country to learn, collaborate and increase connections.

For more information, please visit online at: <http://pitbullconference.com>

The advertisement features a background image of two men in business shirts looking at a laptop. Overlaid on this is a red banner with white text that reads "YOUR LOCAL TAX PROFESSIONALS". Below this is a black box with white and red text that says "CALL US TODAY TO SCHEDULE YOUR 30 MINUTE COMPLIMENTARY CONSULTATION". At the bottom, there is a logo for "RH ROBERT HALL & ASSOCIATES TAX CONSULTANTS" and contact information: "Tax Services Incorporating Services", "818.242.4888", and "www.RobertHallTaxes.com".

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The advertisement has a dark background with a faint image of an airplane cabin. It features the text "ANY DESTINATION / ANY AIRLINE / ANY SEAT" at the top. Below this is a large white heading "PREMIUM TRAVEL MANAGEMENT" followed by "SAVE UP TO 55% OFF" and "ON ANY BUSINESS OR FIRST CLASS FLIGHT". At the bottom, it says "CALL NOW 800-590-0147" and "and enjoy excellent service and preferred rates". To the right of this is a list of bullet points: "Insider deals and privately negotiated fares", "11 years of expertise", "24/7 Live service before, during and after your trip", "Complex itineraries and last-minute specials", and "Corporate solutions".

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Senior Loan Officer
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steve.bighaus@snmc.com

NMLS#: 112825

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