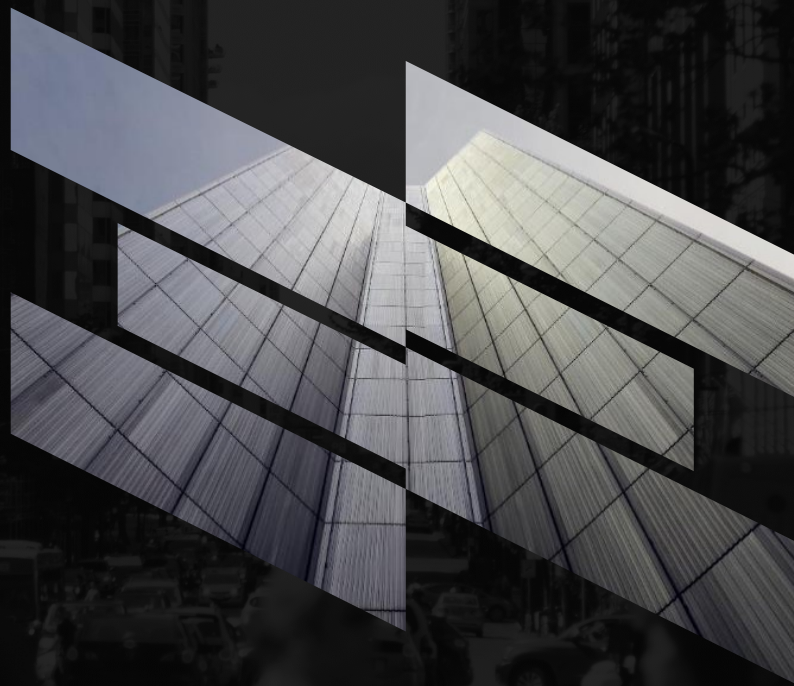




HMLS

The logo consists of the letters 'HMLS' in a bold, sans-serif font. The 'H' and 'M' are white, while the 'L' and 'S' are a vibrant blue. The background of the entire slide is a dark, high-contrast photograph of a city street with tall buildings and blurred pedestrians.

HIGH YIELD PRIVATE MORTGAGES

Accredited Investors Only

Confidentiality and Disclaimer

HMLS



The information contained in the following deck is proprietary and strictly confidential. It is intended to be reviewed only by the party receiving it and should not be made available to any other person or entity without the written consent of Hard Money Loan Solutions. This brochure has been prepared to provide summary, and information to prospective investors, and to establish only a preliminary level of interest in investing. The information contained herein is not a substitute for a thorough due diligence investigation. The information contained in this deck has been confirmed from closed deals however an investor should still do their proper due diligence.

Portfolio Diversification

Portfolio diversification is one of the key aspects of investing. Diversification can neither ensure a profit nor eliminate the risk of experiencing investment loss. The ideal scenario is to have a basket of non-correlated asset classes to reduce overall portfolio volatility and generate more consistent returns over the long term. Adding private markets to a portfolio can help boost returns, generate income, and diversify traditional investments.



Hard Money Loan Solutions gives our investors access to private market loans with double-digit returns securitized by real estate assets. More Diversified doesn't have to be more complicated. Explore how you can unlock the potential of private markets.

Why Should High Net Worth Accredited Investors Consider Private Mortgages For Their Portfolios?

- First Lien Position
- High Yield 10% Interest Only
- 70% Loan to Value (For Example, if a Borrower Has a Property Worth \$500,000, We Would Lend \$350,000)
- Short Duration with Most Loan Terms Not Exceeding 24 Months
- Non correlating asset-Private markets don't often follow the same trends public markets do and investing in them can help diversify your portfolio without sacrificing performance.

RECENTLY FUNDED DEALS



Vero Beach, Florida Cashout

Address: Vero Beach, FL 32967

ARV: \$2,500,000 (As-is)

Loan Amount: \$700,000.00

Loan Structure: 12 Months Interest Only

Interest Rate: 12%

LTV 28%

Borrower Profile: Business Owner

Work Description: Renovation

Loan Purpose: Cash Out

Jan 19, 2024



Lake County, Florida Foreclosure Bailout

Address: Lake County, FL 34748

ARV: \$400,000 (2 Lots)

Loan Amount: \$103,000.00

Loan Structure: 12 Months Interest Only

Interest Rate: 15%

LTV 26%

Borrower Profile: Experienced Investor

Work Description: Foreclosure Bailout

Loan Purpose: Rate & Term Refinance

January 16, 2024

RECENTLY FUNDED DEALS



Key West, Florida Cash out

Address: Key West, FL 33040

ARV: \$2,500,000 (As-is)

Loan Amount: \$1,000,000.00

Loan Structure: 12 Months Interest Only

Interest Rate: 13%

LTV: 40%

Borrower Profile: Experienced Investor

Loan Purpose: Cash Out

December 08, 2023



Windemere, Florida Cash out

Address: Windermere, FL 34786

ARV: \$15,000,000 (As-is)

Loan Amount: \$6,600,000.00

Loan Structure: 12 Months Interest Only

Interest Rate: 14%

LTV: 44%

Borrower Profile: Experienced Investor

Loan Purpose: Cash Out

December 05, 2023

RECENTLY FUNDED DEALS



Panama City, Florida Cash Out Refinance

Address: Panama City, FL 32408

ARV: \$320,000 (As-is)

Loan Amount: \$150,000.00

Loan Structure: 24 Months Interest Only

Interest Rate: 12%

LTV 48%

Borrower Profile: Experienced Investor

Loan Purpose: Cash Out

November 17, 2022



Wellington, Florida Cash Out Refinance

Address: Wellington, FL 33414

ARV: \$5,200,000 (As-is)

Loan Amount: \$3,100,000.00

Loan Structure: 24 Months Interest Only

Interest Rate: 12%

LTV 60%

Borrower Profile: Experienced Investor

Loan Purpose: Cash Out

October 25, 2022

RECENTLY FUNDED DEALS



Pembroke Pines, Florida Refinance

Address: Pembroke Pines, FL 33025

ARV: \$600,000 (As-is)

Loan Amount: \$383,000.00

Loan Structure: 24 Months Interest Only

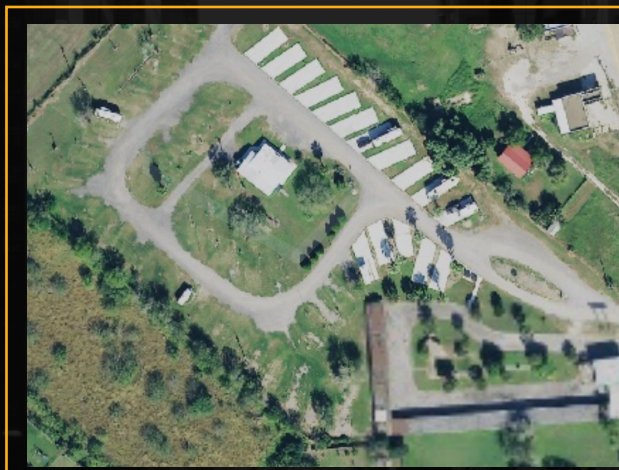
Interest Rate: 12%

LTV 55%

Borrower Profile: Experienced Investor

Loan Purpose: Refinance

October 24, 2022



Mathis, TX Purchase

Address: Mathis, TX 78368

ARV: \$1,350,000 (As-is)

First Mortgage: \$450,000.00 Seller held 2nd Mortgage: \$550,000.00

Loan Structure: 24 Months Interest Only

Interest Rate: 12%

LTV 33%

Loan Description: Motel & RV Park

Loan Purpose: Purchase

October 21, 2022

RECENTLY FUNDED DEALS



Lake Worth, FL Cash Out Refinance

Address: Lake Worth, FL 33444

ARV: \$1,400,000 (As-is)

First Mortgage: \$330,000.00

2nd Mortgage Loan Amount: \$200,000.00

Loan Structure: 24 Months Interest Only

Interest Rate: 12%

LTV 38%

Loan Description: Business Capital

Loan Purpose: Cash Out

August 21, 2021



Lantana, Florida Purchase

Address: Lantana, FL 33462

ARV: \$515,000 (As-is)

Loan Amount: \$270,000.00

Loan Structure: 36 Months Interest Only

Interest Rate: 12%

LTV 53%

Borrower Profile: Experienced Investor

Loan Purpose: Investment

October 05, 2022

RECENTLY FUNDED DEALS



New Smyrna Beach, FL Refinance

Address: New Smyrna Beach, FL 32168
ARV: \$600,000 (As-is)
Loan Amount: \$300,000.00
Loan Structure: 36 Months Interest Only
Interest Rate: 12%
LTV 50%
Borrower Profile: Owner Operator
Loan Purpose: Cash Out
October 18, 2022



Riverview, Florida Cash Out Refinance

Address: Riverview, FL 33579
ARV: \$632,000.00 (As-is)
Loan Amount: \$410,800.00
Loan Structure: 24 Months Interest Only
Interest Rate: 12%
LTV 65%
Borrower Profile: Experienced Investor
Loan Purpose: Cash Out
September 21, 2022

RECENTLY FUNDED DEALS



North Fort Myers, Florida Purchase

Address: North Fort Myers, FL 33903
ARV: \$750,000 (As-is)
Loan Amount: \$487,500.00
Loan Structure: 24 Months Interest Only
Interest Rate: 12%
LTV 65%
Borrower Profile: Experienced Investor
Loan Purpose: Purchase
February 15, 2022



Lake Worth, Florida Construction

Address: Lake Worth, FL 33460
ARV: \$2,500,000 (As-is)
Loan Amount: \$675,000.00
Loan Structure: 12 Months Interest Only
Interest Rate: 9.99%
LTV 27%
Borrower Profile: Experienced Investor
Work Description: New Construction
Loan Purpose: Complete Project
August 31, 2021

RECENTLY FUNDED DEALS



Tarpon Springs, FL Purchase

Address: Tarpon Springs, FL 34689

ARV: \$550,000 (As-is)

Purchase Price: \$350,000.00

Loan Amount: \$175,000.00

Loan Structure: 24 Months Interest Only

Interest Rate: 12% LTV 50%

Borrower Profile: Builder

Work Description: 13 Single Family Homes

Loan Purpose: Purchase

August 13, 2021



Miami, FL Purchase

Address: Miami, FL 33179

ARV: \$2,150,000 (As-is)

First Mortgage: \$1,260,000.00

Loan Structure: 24 Months Interest Only

Interest Rate: 10%

LTV 59%

Loan Description: Airbnb Rental

Loan Purpose: Purchase

April 09, 2021

RECENTLY FUNDED DEALS



Wellington, Florida Cash Out Refinance

Address: Wellington, FL 33449

ARV: \$1,200,000 (As-is)

Loan Amount: \$370,000.00

Loan Structure: 24 Months Interest Only

Interest Rate: 9.99%

LTV 35%

Borrower Profile: Experienced Investor

Work Description: Remodel

Loan Purpose: Cash Out

July 14, 2020



Boca Raton, Florida Purchase

Address: Boca Raton, FL 33496

ARV: \$1,875,000 (As-is)

Loan Amount: \$1,312,500.00

Loan Structure: 24 Months Interest Only

Interest Rate: 12.00%

LTV 70%

Borrower Profile: Experienced Investor

Loan Purpose: Purchase

July 25, 2018

SAMPLE DEAL SCENARIO

HMLS

Florida Purchase

Address: FL

Purchase Price: \$600,000

Loan Amount: \$420,000

Loan Structure: 12% Interest Only

LTV: 70%

Prepayment Penalty: 6 Months

Term: 36 Months

Investor Receives a 10% ROI HML takes a 2% fee

In this scenario, investor would receive a \$3,500 monthly fee, with a guarantee of 6 months (PPP) before the loan can be paid off.

HML will receive a \$700 monthly return.

Investor Receives a 10% ROI

\$42,000 Annual Return ($\$3,500 \times 12$)



THANK YOU

For more info or to get started, contact:

Jason Milliken

Jason@hardmoneyloansolutions.com

www.hardmoneyloansolutions.com

HMLS