

Company Overview

HML Solutions is a local, Florida, private **mortgage lender** catering to the needs of real estate investors, specializing in private hard money loans.

Our Primary Focus

Offering **short-term first-lien mortgage loans** tailored to finance commercial or residential projects. What sets us apart is our reliance solely on private lenders and our own capital, bypassing the complexities associated with commercial banks or institutions. This streamlined approach ensures a smoother process for our clients.

We proudly offer a range of programs designed to facilitate financing for our customer's deals including:

- Fix & flip loans
- Land loans
- Bridge loans
- New construction loans
- Commercial loans
- Rental loans

Invest In First-Lien Mortgages

A hard money/private mortgage loan is a secured debt obligation that produces a regular, predictable income stream to the investor with all the security, protection and recourse that a mortgage lien can provide.

To put it more simply, it is a **short-term loan made to a real estate investor** secured by the value of the real property as collateral for the loan.

Unlike stocks or other equity investments, the **security in a hard money loan is the actual bricks and mortar of the real estate**, further backed by title and hazard insurance. Private mortgage loans are also secured by personal guarantees from the borrowers, adding another layer of protection for the investor.



Investment Opportunity

At HML Solutions we extend an invitation to accredited investors to participate in co-lending ventures with us on a per-deal basis.

By partnering with us, **investors can enjoy the benefits of becoming hard money lenders without the associated hassle.** We take care of all the legwork involved in the deals, handling origination and servicing of the loans, thus ensuring a completely passive investment experience for our partners.

Investment Highlights

- ✓ 10-12% annual target return
- ✓ Regular monthly income via ACH
- ✓ 1-2-year hold per deal
- ✓ Monthly portfolio statements
- ✓ All loans are first-lien mortgages
- ✓ Invest in secured real estate without the hassle
- ✓ Re-paid principal recycled into new loans if desired
- ✓ Can co-lend as an individual, entity or even an IRA
- ✓ Diversify your investment across different deals

HARD MONEY WORKING HARD FOR YOU!

