



# SAXE MORTGAGE COMPANY

PRIVATE MONEY LENDER



# About Us

- Saxe Realty Company, Inc was founded in San Francisco in 1938. In 1984 its was sold to Merrill Lynch and Saxe Mortgage Company, Inc. was spun off as a separate entity.
- Saxe Mortgage Company is a private money lender specializing in short-term real estate financial needs for both residential and commercial properties. It prides itself on fast closings, integrity and very competitive pricing in the marketplace.



# Opportunities

- Fractionalized Investing
  - Investing in 1<sup>st</sup> trust deeds
  - Investing in 2<sup>nd</sup> trust deeds



# Investment Concept

- Saxe Mortgage Company is a private money lender that provides real estate loans secured by individual properties. We are very excited by the increase in the quality of loans and properties that we are working with due to the tightening of traditional lending.



# Goals For Investor

- Quality Clients
  - We intensely underwrite loan packages to make sure that provide the utmost safety.
  - Since the tightening of the credit market we have great quality borrowers with loans that will perform on equity rich properties.
  - We service all of our own loans which brings you closer to the borrowers.



# Risks & Rewards

- Risks
  - We are aware of the softening in the California real estate market. Consequently, we have narrowed our lending territories to the most stable markets of Bay Area counties of Marin, San Francisco and San Mateo counties. Loans outside of these counties are carefully scrutinized on a case by case basis.
- Rewards
  - High yielding investment interest rate starting at 10%.



# Fractionalized Lending

- Opportunity to invest in specific Bay Area properties along with other investors.
- When you fractionally invest in a loan for a property you have a recorded interest as a beneficiary on the deed of trust.
- Fractionalized investing lets you pick and choose what property you invest in and how much you want in a specific property.
- We will constantly update you on any other deals that we have the opportunity to invest in so that you are kept current on investment prospects.



# Interest Rates For Fractionalized Lending

- Current annual Interest of 10–12 %
  - Saxe is offering investors the opportunity to invest their money at 10-12% secured by choice Bay Area properties.
  - We only take a servicing fee of 1% for servicing loans. What that means to you is if we charge a borrower 12% interest on their loan you will receive 11% on your investment.



# Using Untapped Wealth

- Banks are cutting home equity lines of credit. With the Prime Rate currently at 5%, many investors are investing their equity lines with Saxe at 10-12%.
- According to New York Times and Bloomberg.com, banks are currently freezing and rescinding equity lines that are not being used.
- Instead of letting banks close your equity lines at 5% or 6%, you can invest in a product that will give you a 10% return. This will give you monthly income on money borrowed against your property.



# Contact

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