



CORASSET
INVESTMENT LIMITED

Building Wealth

LENDER'S CREDIBILITY PACKAGE



ROPHINE MWAKIDIMI

Founder / President



OVERVIEW

If you are looking for an investment opportunity that will reward and keep your money working for you while we minimize the risk for you then you have come at the right place. Welcome to our private lenders community.

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WHO ARE WE?

CORASSET INVESTMENTS LTD is a professional, full service real estate solutions firm that buys and holds Properties through-out Kenya and round the world. Founded in 2017 by **Rophine Mwakidimi** and **Jacinta Ndiritu**, **We are proud to provide real estate services in the following areas:-**

- Real Estate Investment.
- Residential Re-development.
- Real Estate brokerage.
- Foreclosure Solutions.
- Buying, Development & leasing of properties.
- Maintenance & Construction.
- Property Management.

With over 5 years of knowledge on the real estate transactions and market in Kenya since 2015, Corasset Investments is excited to be part of the Kenya's vibrant growth and we aspire to continue contributing to the economic rejuvenation of Kenya.

Since its inception, Corasset Investments Ltd has passionately pursued our goal to help people in our Community find answers to their real estate needs. Our organization is proud to soon be a member of the Kenya Property Developers Association and Urban Landlords & Tenants Association of Kenya.

At Corasset Investments Ltd, our team is highly motivated, knowledgeable, ethical and resourceful. Qualified to handle any real estate transaction, our dedicated staff is committed to helping people with their real estate needs and making successful deals happen. Our team of professionals has the expertise to navigate any transaction and the integrity to follow up on our promises.



THE STORY OF CORASSET INVESTMENTS LTD

Since the formation of the company both **Rophine** and **Jacinta** had a goal to work together in real estate doing what they love, and wanted to share their passion in real estate with others. They've developed a solid foundation of real estate knowledge, the expertise necessary to navigate transactions, and the integrity to follow up on promises.

From 2015, as they began to develop the company and carve their niche in the big real estate world, they quickly realized that there was a distinct need for certain real estate services they originally did not foresee. So they decided to create a company that would offer a package of real estate solutions services under one roof, known as Corasset Investment Ltd.



IN PURSUIT OF PASSION



Both **Rophine** and **Jacinta** came from a very humble backgrounds. Prior to learning about real estate, both Rophine and Jacinta had successful careers working as Accountant and Credit officer respectively at a reputable financial service provider in Kenya. With a desire to learn about real state, they invested many hours learning from some of the most successful people in the business as to how they can become excellent investors who know their trade. From that experience, they have been able to create systems that help run their company and help people with many real estate needs.

Jacinta and Rophine are business partners, but they are also a married couple team.

OUR MISSION STATEMENT

When a passion for real estate is combined with talented individuals who have an uncompromising drive to succeed, amazing things will happen. At Corasset Investments, it's our goal to not only have a positive effect on ourselves and our families - but also to inspire, motivate and create lasting change in everyone we encounter. We will treat our clients and team members with respect at all times. Our motto is and will always be, "Where there's a will, there's a way - and failure is merely lack of effort." Our company will dedicate itself to everlasting education and professional growth and will always stick to our core values, which are:-

- Integrity
- Stewardship
- Accountability
- Professionalism
- Attitude





COMPANY CREDENTIALS

CERTIFICATIONS

- Soon to be member of KPDA and ULTAK.
- Attended EAPI summit 2019 and 2020.

REAL ESTATE EXPERIENCE

5 years Knowledge gathering and real estate market understanding.

TRANSACTIONS SINCE 2017

- RAW LAND TRANSACTIONS : 2
- RENOVATIONS : 1
- WHOLESALES : 1
- BROKERAGE : 2
- CASH FLOWING RENTALS : 1

OVERALL INVESTMENT APPROACH.

Our overall investment strategy and specialty is to purchase distressed properties at a deep discount – usually 30%-40% below market value, and renovate and rent out those properties to tenants. At Corasset Investments Ltd, we pride ourselves on having a strong foundation of realestate knowledge and training. Our focus is on providing SOLUTIONS for our clients and finding VALUE for our investors by locating ugly, vacant and miss managed properties renovate and put them back to use hence uplifting communities and society at large. Our core business lies within our systems, education and knowledge of the real estate industry. We did not just buy a CD off the Internet and become a real estate investor overnight. We have spent thousands of shillings to learn how to be successful in this business and do it the right way the first time. Through our affiliation with KPDA, EAPI summit and ULTAK, we are connected with a national network of real estate professionals that provide continual support and trainings on changes throughout our industry. This process has allowed us to circumvent many pitfalls most novice investors would make. Learning the hard way is not a phrase in our vocabulary, and we certainly would not ask anyone to invest with us if we weren't confident enough to invest ourselves.

WE FOLLOW A STRICT DUE DILIGENCE PROCESS.

We have a systematic and disciplined approach when purchasing investment properties, putting each potential investment through a strict due diligence process. This rigorous set of criteria includes, but is not limited to, the following:-

1. Comparable property analysis and examination by a certified, independent appraiser.
2. An economic study of the neighborhood, city planning and development.
3. Demographics of area, marketability, and growth potential.
4. Statistics on the crime rate.
5. Public transportation and schools.
6. Overall condition of the property, including plumbing, electrical, roof and structural condition.

WHAT'S OUR COMPETITIVE ADVANTAGE?

Our company can acquire great deals on properties because we have the ability to act quickly and can buy with CASH on the seller's timeline. This is why we can buy properties at such a great discount. Obtaining loans through private money lenders gives us this competitive advantage over other investors who sometimes take weeks to go through the time consuming bank approval process in order to purchase properties. We have an aggressive TEAM approach, and a top-notch ability to expand our client base through our knowledge of deal structuring and advanced real estate techniques. Investing with us also provides a win-win for the Property owner as well. With your cash funding, we can offer property owners something that very few buyers can. We are helping sellers by purchasing their property in their timeline in as little as 10-14 days. Knowing that we're going to renovate the property and we are buying in as-is condition is a very important factor to sellers who own older, outdated properties, or those needing repairs. These sellers will also not be required to pay any attorney fees, closing costs, inspection fees, realtor commissions, etc. We are not the perfect fit for everyone; but for the Seller with the right motivation, these features are a necessity.

CORASSET INVESTMENTS LTD VS TRADITIONAL BUYER.

Here are just a few benefits sellers have on working with us when selling their Properties:-

| | | | |
|---------------------------|--------------------------|---------------|----------------|
| ✓ CASH OFFER | ✓ NO COMMISSION | ✓ QUICK CLOSE | ✓ NO FEES |
| ✓ PAY NO CLOSING COSTS | ✓ WE BUY THE HOUSE AS IS | | ✓ NO APPRAISAL |
| ✓ NO LENDING RESTRICTIONS | | | |

HOW DO WE COMPARE TO A TRADITIONAL BUYER?

| | | |
|---------------------------|---------------------------------------|-------------------|
| Method of Payment | Bank Financing | CASH |
| Repairs | 1-8% of Property Value | None (Sold AS-IS) |
| Closing Timeframe | 45+ Days | 10-14 Days |
| Commissions | 6% of Sale Price | None |
| Seller Paid Closing Costs | 1-6% of the Purchase Price | Zero |
| Appraisal | Mandatory | None |
| Length of Time on Market | 150 Days on the Market (Main Average) | 0 Days |

INVESTMENT BUYING CRITERIA.

Our goal is to buy distressed properties in stable areas where there is still strong buying demand. Part of our grand vision is to improve the overall quality of living in both urban and suburban Neighborhoods. In addition to improving overall quality of life, we are committed to increasing the value of real estate in our community. Our company builds value by rehabilitating properties that are in significant need of repairs. We are able to target distressed properties and breathe new life back into them by renovating and improving the condition of the property. By doing so, we are able to create new sustainable living environments for our tenants. The ability to identify a wise real estate investment is certainly a learned skill. We have been thoroughly trained and possess this skill - along with the intuition to spot these great investment opportunities in today's market. Not every opportunity is a "good deal", and we have built our company on a stable foundation knowing our numbers. If the numbers don't make sense to us it certainly won't make sense to our investors. Our goal is to be in business for many years and brand a company that will be passed down to our children, which cannot be accomplished by taking uncalculated risks.

HOW DO WE BUY PROPERTIES SO FAR BELOW MARKET VALUE?

At Corasset Investments Ltd, we have created a marketing machine that produces a consistent flow of high quality leads. We are very different from our competitors because we don't just put in offers on listed properties - we take it to the next level. Our creative marketing strategies allow us to reach the property owner directly, before the property even goes to a Real estate agent to be listed on online platforms, whereas, the Purchase price would escalate.

HOW DO GET TENANTS TO OUR PROPERTIES QUICKLY?

There are many methods we use to get tenants to our properties very quickly. Together with our property managers and Real estate agent, we invest a lot of time and money into marketing to build a strong list of leasing clients for our properties. The population growth in urban and sub urban areas has for a long time been on an upward trend in Kenya, Major cities like Nairobi, Mombasa ,Kisumu, Eldoret and Nakuru have been affected by this surge in population hence the requirement of affordable and sustainable living areas which we provide.

PRIVATE LENDING

WHAT IS PRIVATE LENDING?

A private money loan is a loan that is given to a real estate investor, secured by real estate. Private money investors are given a first or second mortgage that secures their legal interest in the property and secures their investment. When we have isolated a property that is well under market value, we give our private lenders an opportunity to fund the purchase and rehab of the property. Through that process, the lender can yield extremely high interest rates 2 or 3 times the rates you can get on bank deposits and other traditional investment plans. Essentially, private money lending is your opportunity to become the bank, reaping the profits just like a bank would.

It's a great way to generate cash flow and produce a predictable income stream - while at the same time, provide excellent security and safety for your principle investment. You can do what the banks have been doing for years make a profitable return on investments backed by real estate. There is no other investment vehicle like it.

**Through private money lending, you have the opportunity to become the bank.*



OVERVIEW OF THE PRIVATE LENDING PROCESS

HOW THE PROCESS WORKS.

The process is simple. We find an extremely undervalued property we want to purchase and once you give us the green light, we borrow the funds from you to purchase and renovate the property. At closing, you receive a mortgage on the property along with other important documents. Next stage is the property renovation. Once the renovations are complete (typically 3-6 months or less depending on the size of the project), we'll lease the property to a good tenant. For you the lender an interest payment (on an agreeable a rate) will be done every month to your account of choose, keeping in mind your principle investment is fully secured. It's just that simple! The goal for you is to keep enjoying your cash flow without the worry of tenants because we take care of that for as long as you wish. Savings

HOW YOU BENEFIT FROM PRIVATE LENDING.

You, as the private money lender can benefit greatly from investing your capital. A real estate mortgage deed of trust provides you with security instruments you would not get with other investments. You also have added layers of protection because of how we buy, and because you have recourse available to you in case we were to default on the loan. We currently pay 2-3 times what a typical bank deposits are paying. Our rates will fluctuate very little all depending on the purchase price and rehab involved. The lower the price we pay for a property, we can pay a little higher rate to make sure our lenders make it worth their time. Private lending means you can relax while the money is in a truly safe place, working for you.

**It's a win/win opportunity for both the lender and borrower*

Our equity is built in the purchase of the property, when we are buying 30-40% below a retail buyer that creates instant equity at purchase. Also, in a typical transaction, we cut out the middleman cost, such as: Commissions, mortgage broker fees, loan fees; and our attorney costs are also lower because there is less Work for them to review. Because of our buying strategy, we are able to offer our leasing clients serene living environments in the neighborhood. We walk away from hundreds of "close" deals that do not meet our specific buying criteria, and simply won't buy unless it makes sense for everyone involved.

WHY PRIVATE LENDING IS SO COMPELLING.

- Passive income
- Interest payment guaranteed
- No dealing with tenants
- No manual labor renovating properties
- No dealing with unscrupulous contractors
- Sense of security that money will be coming back
- Secure collateral position in marketable and liquid real estate
- Borrowers do the HARD WORK of finding the collateral
- Borrowers put THEIR MONEY into lender's collateral
- Borrowers put THEIR TIME and LABOR into lender's collateral
- Borrower takes majority of the risk
- If lender must foreclose, lender makes even more money
- Multiple loans can be made at one time
- It is easy and clean work
- You make money while you are sleeping
- Profits can be tax free
- It is PROFITABLE with no cap on earnings.

RISKS VS. REWARDS

You are making a 10x greater return on your money!

Sitting in Bank vs Real Estate Private Lending

KSH 1,000,000 x 1-3% interest
12 Month Term = KSH 10,000 ROI
Fees attached .3% - 5%

KSH 1,000,000 x 10% interest
12 Month Term = KSH 100,000 ROI
Zero Fees

**Backed by Real Estate Private Lending*

Stock Market vs Real Estate Private Lending

| | |
|------------------------|---|
| Completely Unsecured | Secured by Deed of Trust or Mortgage Deed |
| Completely Uninsured | Collateral is Fully Insured |
| Invest at Market Price | Collateralized Below Market Value |
| Returns Are Unknown | Returns Are Fixed and Agreed Upon Term |
| Intangible Asset | Tangible Asset |

HOW PRIVATE MONEY HELPS OUR COMPANY

Private money lenders bring speed and efficiency to our transactions, and our leverage is far greater when we purchase using private cash funds. Many of the property we are purchasing are in need of quick sale within 10-14 days. A traditional bank requires 30-45 days to close a loan. Many traditional property sales fall out of contract because of financing issues. Using quick cash as leverage allows us to negotiate a much lower purchase price and reduce our risk.

Being able to offer a fast closing with private funds motivates sellers to take our offer over the competition, and entices them to take a much lower price than they would from a conventional buyer. Also, lending guidelines are also continually changing and are requiring applications, approvals, junk fees and strict investor guidelines. They also limit the number of investment properties that can be purchased by one company. On a new property purchase requiring renovations, private lender funds will be allocated to the purchase price, renovations, carrying costs and a small buffer for unexpected expenses.

WE PROTECT OUR LENDERS

Mortgages offer the banks solid, long-term, fixed returns. You can put yourself in the position of the bank by directing your investment capital, including retirement funds to well-secured real estate mortgages.

Mortgages have ultimate safety because if default occurs, the bank can recover its investment as the first lien holder on the property. Each property we acquire is put through a rigorous evaluation process in order to assess the profitability before the property is ever purchased. "Integrity" is an essential part of our business, and we only make sound investment decisions. Also, for your protection, you are also provided these documents to secure your investment capital:-

- 1. Promissory Note:** This is your collateral for your investment capital.
- 2. Deed of Trust/Mortgage:** This is the document that is recorded with the county clerk and recorder to publicly secure your investment against the real property that we are providing as collateral.
- 3. Hazard Insurance Policy:** This is where you as the private lender would be listed as the "Mortgagee" for your protection in case of fire or natural disaster, etc.
- 4. Commitment Letter:** Consider this as our personal guarantee and a commitment to you that we will stick to our agreement.

These documents provide you with the security you need and the return in which you desire. We do pay for a title search as well as a title policy on the property, just as we would in a typical transaction. For our rental investment with a long-term note, we always keep a valid hazard insurance policy on the property to protect against causalities. You'll be named as a mortgagee and notified if the insurance was not kept current. In the event of any damage to the property, insurance distributions would be used to rebuild or repair the property, or used to repay you.



OVERVIEW OF THE CLOSING PROCESS

COMMON WAYS PRIVATE LENDERS FUND DEALS.

Cash

Cash held in most types of bank accounts can be accessed quickly and can fund your deals in minutes, instead of hours or days. Fees are generally minimal for wire transfers and cashier's checks.

Home Equity Line of Credit

A home equity line of credit is a very powerful source of funding that many people have and don't even think of. Unleveraged equity is dead money and it's not making any interest. You can easily tap into that money. It's a way to make sure you're in first position when we're ready to pull the trigger and buy a property.

Personal & Business Lines of Credit

Personal loans and "signature lines of credit" can be obtained from most banks, micro finance, SACCO's or by anyone with good credit and a stable income.

Liquidated Securities & Investments

Investments are a way to put your savings to work earning more money. However, if your stocks and investments have not performed as you had expected, it might be time to consider other investments. As you know, stocks can be liquidated as and when you wish. Sometimes you need to liquidate your investments because you need the money for something you want to purchase such as real estate.

INVESTMENT TERMS & CONDITIONS

TERMS AVAILABLE

Long-Term Investments (Buy & Hold Terms - Joint Venture Structure 50/50)

With Long term investments being a primary focus for our company this has allowed us to setup the proper systems for executing the buy, fix and hold strategy at a professional level.

These terms can vary from deal to deal and are really relationship based. Ideally with rental properties a minimum of 5 years is expected before re-evaluating the investment.

Management of the tenants is handled by our company and our private lenders are not responsible for any of the headaches that do arise with managing tenants.

All long-term investments are properly analyzed with our passive income analyzer to ensure all contingency funds replenished before cash flow is taken. This allows a smooth operation of an investment because repairs do come up so we need professionally account for them if we want the investment to succeed in the long term.

CONDITIONS:

Minimum Investment:

When working with private lenders, KSH 15,000,000 is our minimum standard investment. When first investing with us, a lower initial investment amount may be agreed upon to ensure you're confident when working with our company.

Mortgage Terms:

The majority of our loans are set up on a 12 month note; however, it depends on the size of the project. If we are doing a teardown and rebuild, we will have to wait on the county inspectors for many approvals thus causing delays. We account for all of those details upfront and will give you estimated time frame for the return on your investment. Also, we do not pool funds your funding will be tied to one piece of property secured by a deed of trust.

Payment Schedule:

Typically, we pay one large lump sum at closing on a short-term note. This is much easier to manage for both of us. On a longer note, we will pay monthly just like a typical mortgage.

1st or 2nd Lien Position:

The Investor, as "mortgagor," has the right of first lien holder and Power of Sale on the property. The 1st lien position is placed behind a senior mortgage. You are probably used to hearing the term first and second mortgage. The second mortgage is a junior lien because it's in 2nd position. The senior lien or first mortgage must be paid prior to the 2nd lien.

****** The terms and conditions of any and all Agreement are confidential between the parties and shall not be disclosed to anyone else, except as may be necessary to effectuate its terms. ******

TRANSACTION HISTORY

CORASSET INVESTMENTS LTD TRANSACTION HISTORY

Since Corasset Investments Ltd was founded in 2017, the company has been involved in many real estate transactions. Considering the state of our economy and the challenges of housing experienced in Kenyan market, this is an achievement that did not come easily.

The reason we share our is not to impress you, but rather impress upon you the fact that Corasset Investments Ltd has the experience and expertise necessary to help anyone find a solution to their real estate needs. Choosing the right company to work with will always be one of the most important steps of this process. So how did we get 5 million in closed transactions? One property a time.

Testimonials

If you are a new investor you will have to get testimonials from anyone who would say good things about you. These do not have to be about your real estate investments but about your integrity as a person. These will go a long way even though they are not directly related to real estate.



TAKING THE NEXT STEPS

GETTING STARTED WITH US.

If we haven't already, it's important to sit down and discuss all these details in person. We will need a clear definition of what your goals are, i.e. long term investment or short term, and the amount you are comfortable initially investing. At that point, we will present you with any current opportunities that fit that criteria or contact you as soon as we have one that fits. If you have any interest in this opportunity, please contact our office by phone at 0711805551 or 0785630088 or send us an email:-investcoraset@gmail.com or info@corasset.co.ke
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REFERRAL PROGRAM

Word of mouth is typically how we are able to work with private lenders like you. It would be greatly appreciated if you passed our information on to anyone that may be interested in the opportunity to be a lender. In our business, it's always important that we have a steady stream of lenders. Once you've done a few deals with us and you've learned how we're purchasing so low, you may attempt to do it on your own. If that's your goal, we're happy to help you any way we can.

GIVING BACK TO COMMUNITY.

When Investing with Corasset Investments Ltd, not only are you supporting the redevelopment of communities, you are also supporting non-profit organizations that are currently in our support programs. Corasset Investments Ltd donates some of our profits to a variety of non-profit organizations. We not only donate money, we also donate our Time and Attention.

Below are a few areas we are currently look at:-

1. Children Homes.
2. Health Care.
3. Community Services.

FREQUENTLY ASKED QUESTIONS

WHAT IS PRIVATE LENDING?

When we have isolated a property well under market value, we give our private lenders an opportunity to fund the purchase and rehab of the property. Lenders can also earn high interest rates generally 2 or 3 times the rates you can get on bank deposits and other Traditional Investment Plans.

WHO CAN BE A PRIVATE LENDER?

Lenders must meet one of the following requirements listed below to be considered for qualifying.

1. Family / Friends
2. High Net worth Investor or Business associate.

HOW IS THE MONEY USED?

On a new property purchase requiring renovations. The cost will be allocated to the purchase price, renovations, carrying costs, cost to lease, and also a small buffer for unexpected expenses.

WHY DON'T YOU GET A TRADITIONAL LOAN?

There are many reasons, but the primary reason is, time and negotiation leverage. Many of the property we are purchasing are in need of a quick sale within 10-14 days. A traditional bank requires 30-45 days to close a loan. Also, our leverage is far greater when we purchase using cash funds. Many traditional home sales fall out of contract because of financing issues, and this allows us to negotiate a much lower purchase price and reduce our risk.

Lending guidelines are also continually changing. New requirements include applications, approvals, junk fees, and strict investor guidelines. They also limit the number of investment properties that can be purchased by one company.

HOW CAN YOU AFFORD TO PAY SUCH HIGH RETURNS?

We make our money on the purchase. We may pay very high returns, but it allows us to purchase 20-30% below a retail purchaser. That instantly creates thousands of shillings in equity. Also which is far more important is the fact that our focus is on the cash flow from the property which allows us to be able to pay such high rates. We never buy negative cash flow properties because then we won't have cash to pay the interest payments to our lenders. Also, typically we cut out the middleman in transactions, such as: commissions, mortgage broker fees, loan fees and our attorney costs are lower because there is less work for them to review.

ARE YOU REALLY HELPING SELLERS?

Absolutely. With your cash funding we can offer something very few buyers can. We are buying on their timeline in as little as 10-14 days. Knowing that we're going to renovate the property and buying in as-is condition is a very important factor to most sellers of distressed property. They also won't have to pay any additional fees.

WHAT IF THE MARKET GETS WORSE AND VALUES GO DOWN?

This is a great question and valid concern. Our goal is to purchase quickly and hold for the long run. The market doesn't tend to shift that dramatically in a matter of months - it's typically a longer process for an area to decline. Remember, we're buying in strategic areas where inventory is already low and demand is high this greater minimizes our risk.

WHAT INTEREST RATE DO YOU TYPICALLY PAY YOUR PRIVATE LENDERS?

We currently pay 2-3 times what a typical bank deposit is paying. Our rates will fluctuate very little all depending on the purchase price and rehab involved. Most of our lenders are paid from 10%. The lower the purchase price, we can sometimes afford to pay a little higher rate to make sure our lenders make it worth their time.

HOW LONG WILL MY FUNDS BE HELD?

The majority of our loans are set up on a 12-24 months note, but it basically depends on you since our focus here is a long term partnership.

WHAT I WANT A SHORT-TERM NOTE AFTER ONLY 3 MONTHS?

It's extremely important to us that we do not waste your time. A short term note can be very tricky because for us our strategy is more long term. We do this because of the idea of cash flow and in a way you as the lender you became an investor indirectly and generate passive income through the interest payments.

WHEN WILL I RECEIVE PAYMENTS?

From the date of closing a grace period of one month is provided before we start making your payment whether the property has been leased or not. Kindly note that it's our duty to make sure that the property starts to cash flow immediately from purchase. For the principle payment at the end of the note and you wish not to renew the note you will be required to give us a written notice of 60 days before the end of the note so that we can arrange for a lump sum payment.

IS THERE A GUARANTEE ON YOUR INVESTMENT?

No. There is no government backed guarantee on these privately held real estate notes. You're deriving protection from the equity in the real estate. If at any time we were to default on the note, you have legal right to take the property (essentially foreclose on us). Many investors laugh about this one and say, "I hope you're a day behind on payments I'd gladly take this one off your hands". You have to remember we plan for the worst, and our properties have thousands of shillings of equity in them; and worst case scenario, often times is we don't make "as much" as we hoped for. But as a sign of commitment to you as the lenders our directors are willing to sign personal guarantee for you.

WHO BUYS INSURANCE?

We do. We pay for a title search and also a title policy on the property but the Hazard Insurance Policy we mentioned above, just as we would in a typical transaction.

WHAT KIND OF INSURANCE POLICY DO YOU GET ON THE PROPERTY?

If we purchase a renovation, we purchase a builders risk policy (Vacant Dwelling Policy). In case of any damage, insurance distributions would be used to rebuild or repair the property, or used to pay you off.

HOW MUCH IS IT GOING TO COST ME TO LEND TO YOU?

It is our policy to pay for all the closing costs so that your entire investment goes to work for you. We will pay for the closing agent, document preparation fees, overnight mail fees, bank wire fees and recording costs. We do not charge any fees or commissions to our private lenders.

WILL MY MONEY BE POOLED WITH OTHER INVESTORS?

No, we do not pool funds. Your funding will be tied to one piece of property secured by a deed of trust. But it will depend on the size of the project and all the information will be presented to you before funds are pooled with those of other lenders for a particular project for your approval.

IF YOU DEFAULT ON THE LOAN, HOW DO I ACQUIRE THE PROPERTY?

In this unlikely scenario, we would simply transfer ownership of the property to you, if possible. If for any reason we did not (or could not), then you have all the legal rights of a secured lender. The best way to legally protect your interest in case of a default would be to hire an attorney. They normally would seek to get your investment back, any unpaid interest, any collection costs, all your attorney fees and maybe even more. A legal representative could advise you if it makes sense to foreclose or seek ownership of the property to protect or recoup your investment.

SUMMARY

I hope we have enlightened you on the incredible power of making private mortgage loans. If it appeals to you, you can get started right now. While most people are complaining about the low rates they are getting from their bank deposits and other low paying investments, you could be receiving a return of 10% and more.

ARE YOU 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 are you going to take control and make your money work for you at a good return. If you are retired here is a great opportunity to squeeze every interest shilling out of your savings that you can. Private lending is an incredible way to build wealth in a way that most people aren't aware exists. You're not one of those people who are unformed anymore. Again if you have any more questions, please don't hesitate to call us at +254711805551 or +254785630088 or contact us via email at investcorasset@gmail.com or info@corasset.co.ke.



Building Wealth

GETTING STARTED WITH US

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