

MENTOR FINANCIAL GROUP

Commercial Private Money Mortgage Specialists

6977 Navajo Road, Suite 198
San Diego, CA 92119

Tel: (619) 987-9433
Fax: (619) 308-5022

www.mentorfg.com

HOW TO SELECT A GOOD HARD MONEY PARTNER

by: Weston A. Jones, Principal Broker

September 20, 2003

In Real Estate, it is "location, location, location." In Hard Money lending, it is "experience, experience, experience."

There is absolutely no substitute for an experienced specialized Hard Money team to help you get funded. At Mentor Financial Group ("MFG"), all we do is Hard Money funding. We think of ourselves as your funding partner. MFG has funded deals and knows the business. So how do you choose a good Hard Money partner? Here are some tips to consider:

1. Look for experience. Comments like "no problem," "slam dunk," "I can fund in 5 days" all show a lack of experience. Nothing is easy. Lenders perform due diligence.
2. Look for relationships. "I've got hundreds of deals" equates to databases, and databases of lenders do not get deals closed. Look for true relationships with lenders.
3. Look for partners. A good Hard Money partner has partnerships with title companies, attorneys, escrow companies, servicing companies,

etc. Those that don't, do not have the team, you need and will jeopardize your deal getting funded.

4. Look for evidence. Lots of people say they are licensed, have investors and have funded loans. Verify these claims with references, documentation, DRE, etc.

5. Look for specialization. At MFG, all we do is hard money. Brokers that do this as a part of their conventional lending business, puts your deal at risk. The Hard Money business is much, much different than the conventional mortgage and financing business. Look for partners that specialize.

6. Look for packaging. Packaging and pitching experience is very important. Making it easy for lenders to evaluate the deal and pitch the quality is extremely important to getting your deal done.

Keep in mind that an experienced, specialized team dramatically increases your probability of funding. So, if you have a deal and need a consultant, please contact us at 866-MENTOR5 (636-8675), fax 866-291-1065, Weston@mentorfg.com or visit our web site at www.mentorfg.com.

WE'RE FAST MONEY

At Mentor Financial Group ("MFG"), our business is to fund investments secured by trust deeds on commercial real estate, including income producing properties (i.e. apartments, office buildings, etc.), land and development projects (i.e. construction loans, rehabs, condo conversions, etc.) and non-owner occupied residential properties.

GOT DEALS?

CHECK OUT OUR SUPERIOR SERVICES, FUNDING SOURCES AND REFERRAL FEES:

- Keep clients happy and earn referral fees.
- \$500MM available for funding San Diego deals!
- Over 100 San Diego based funding sources available.
- Your clients are yours!
- Once file is complete, 48-hour funding answer in most cases.
- Deal sizes from \$500K to \$250MM.

Don't waste time! Call **Weston A. Jones** today at **(619) 987-9433** and ask about our referral fees, or visit our website at www.mentorfg.com.