

**ARE YOU RECEIVING 9% -OR MORE INTEREST-  
FROM YOUR CDs, STOCKS, SAVINGS ACCOUNT, IRAs,  
PENSION PLAN, OR OTHER INVESTMENTS?**

If your answer is "NO" and we're sure that it is, please pay SPECIAL ATTENTION. The following information could make you thousands of dollars in the coming years, simply by increasing the yield on the same money you are investing now!

This is a very safe investment that produces high yields, yet provides security and equity as well.

Do you know what \$25,000 would be worth in five years, compounded at 3% interest? The answer is \$28,982.

But now, let's take that same \$25,000 and invest it for the same five years, but at 9% interest, instead of 3%. Your investment has now grown to \$38,465.

**THIS IS A \$9,000 DIFFERENCE!**

Simply increase the yield from 3% to 9%. And this is only five years!

If you look at a ten year term, your \$25,000 would increase to \$33,598 at 3%. But at 9%, it grows to an incredible \$59,183. That's an additional \$25,000 you receive simply by increasing your yield.

Can you really afford not to control your own investments? Does it make sense for a bank to run your investments for you? They would like you to believe it does.

**THERE IS AN ALTERNATIVE FOR YOU TO CONSIDER;**

**THAT ALTERNATIVE IS...**

**PRIVATE MORTGAGE LOANS**

You can loan money and be secured by a first or second mortgage. This will not only provide the safety you want, but can also provide the high yield we've discussed... or even higher!!

# **LENDERS QUESTIONS AND ANSWERS**

## **WHAT TYPES OF LOANS?**

We are referring to very low loan-to-value loans. By that we mean, no higher than 80% of the value of the property securing the loan. This means, if a house appraises for \$50,000, you would not make a loan for more than \$40,000 (80% loan to value).

Banks are in trouble because they make loans at a 95%, or even 100% loan-to-value ratio. They just don't have any cushion in the event of default. On the other hand, with an 80% maximum loan-to-value, there is lots of equity above your loan.

## **DO I NEED A LOT OF MONEY?**

No, you determine your investment strategy. It is important that you are comfortable with your investment strategy, yet realizing that your funds are for the purpose of and secured by real estate.

## **WHO HANDLES THE DETAILS?**

We handle all the details and preparation for closing. All costs are paid for by the borrower. All of this costs you nothing. If you make a \$50,000 loan, you send a check for \$50,000 to the closing agent and you receive a mortgage for \$50,000.

## **HOW DO I COLLECT PAYMENTS?**

In most circumstances, the funds will be mailed directly to you. They are paid on the 15<sup>th</sup> of the month. Interest accrues from the date of close until the 15<sup>th</sup> of the month at least 30 days after close, so your first payment will usually be larger, reflecting accumulated interest owing.

## **IS MY INVESTMENT REALLY AS SAFE AS IT SOUNDS?**

Yes! As long as you have followed the guidelines that we've discussed and if you apply common sense. No, mortgages are not as "hands off" as mutual funds, stocks or other kinds of nonparticipating investments. But, in return for a little effort on your part, your money will grow two, three, or even four times faster than your current investments. And, in addition, you maintain control.

If you follow some simple guidelines when making loans, your risk will be minimal. Briefly, these guidelines are:

- Make only low Loan-to-Value loans... No exceptions! An appraisal will confirm the value.
- Get title insurance for the amount of your loan.
- Have professionals close the loan.
- Make sure fire insurance is maintained on the property at all times.
- Take action in case of default immediately!

Making loans is a business and should be treated like a business. If you set up a simple system and let the professionals implement that system, your loan portfolio can be hassle free and produce staggering yields. Also remember, most normal costs are to be paid by Oakridge Investment Group, LLC - not you!

Today's investment market, specifically the stock market is very unstable and unpredictable. Losses can occur just as fast as gains. We believe that private mortgage lending allows you to add stability and consistency to your investment portfolio which leads to steady growth.

Consider your stock market investments. Can you find anyone to insure them? We don't think so. However, when you invest with Oakridge Investment Group your investment is secured by real estate. We also place insurance on the real estate and name you as the insured.

So, are you really safe? You decide! But we believe so.

## **HOW DO I USE MY IRA(S) OR PENSION PLAN?**

Making real estate loans is an approved and widely accepted use for IRA(s), SEP's, Pension Plans and Profit Sharing Plans. Think of it, now you can not only loan out money that has been unavailable for you to use, but you can make it grow rapidly...

## **TAX DEFERRED!**

Since Uncle Sam isn't taking a bite out of your profits until you draw out the money, more money is left in the account to compound and grow. The results are staggering. You will be receiving interest on interest on interest.

## **IT'S ALL LEGAL AND APPROVED BY THE IRS!**

In order for you to use retirement accounts for loans, they must first be administered by a "Third Party Administrator" or TPA. This TPA is set up and approved to administer your loan activities. This means you will probably need to transfer your plan to one of these TPA(s), unless, of course, your present administrator is set up to do that. The likelihood of that happening is slim. If you don't know a qualified TPA, we can refer you to one.

When you have decided on your TPA, you will need to complete a transfer form. The TPA will then do all the work for you. Once you've done that... you are ready to make loans!

You simply notify your TPA where to send the check for the gross amount of the loan, and you're in business. There should be no cost to you, except your plan administration costs and a set-up fee for collecting the monthly payments.

**YOUR TPA(S) WILL COLLECT THE MONTHLY PAYMENTS  
FOR YOU AND DEPOSIT THEM INTO YOUR ACCOUNT.**

There are some restrictions when dealing with these plans, such as self dealing, but your TPA will furnish you with all the facts, upon request.

If your question is regarding your plan or its administration, we would recommend you contact your Plan Administrator.

## **PRIVATE LENDING... HIGH PROFIT RIGHT FOR YOU?**

Hopefully, we've enlightened you on the awesome power of making real estate loans. If this appeals to you, there is no better time to get started than right now. While most people are complaining about the low rates they are receiving on their CDs and other low paying investments, you could be receiving a superior return all of the time...

## **NOT JUST WHEN YOU GET A HOT STOCK**

So what is it going to be? Are you going to continue to let other people control your money so you can receive a return that barely keeps up with inflation? Or, are you going to take control and make sure that when you are ready to retire you have met your financial objectives?

Mortgage lending is an incredible way to build wealth. Most people are not aware this avenue even exists. Well, you're no longer one of those individuals who are uninformed. Make a decision now to invest...locally...secured...hassle free...and with a superior return for each dollar invested.

## **LEND WITH OAKRIDGE INVESTMENTS**

Oakridge Investment Group will handle all the details and keep you hassle free. We have **over 30 years** combined real estate **experience** including single and multi-family residential real estate, renovation, management and sales. We are members of both the National and Local REIA chapters. We are also an accredited member of the Better Business Bureau. **Join** our satisfied investors. You receive a guaranteed rate of return and we personally work with you to achieve your investment objectives.

## **HAPPY LENDING!**

**Oakridge Investment Group, LLC**  
**2638 Tremainsville Rd.**  
**P.O. Box 5658**  
**Toledo, Ohio 43613**  
**419-474-0329 (office) 419-472-5403 (fax)**  
**[office@OIG-homes.com](mailto:office@OIG-homes.com)    [www.OIG-homes.com](http://www.OIG-homes.com)**