



Funding to Achieve your Goals TM



## SHORT TERM MORTGAGE SOLUTIONS

#### Life Happens

- Divorce
- Loss of job
- Sickness/health
- Unforeseen circumstances
- Starting a new business

# **Creates Financial Crisis Situations**

- Notice of assessment (NOA) not paid
- Legal mortgage
- Unpaid property taxes
- Crack in the house foundation
- Construction lien
- Less than 2 years in business-for-self (BFS)
- 60 day notice

#### **Solution**

#### Use the equity in your home to:

- Solve the current "financial crisis"
- Develop and fund a plan to put you back on a solid financial footing and in good standing

# Steps to Solving the "Financial Crisis"

#### I. Build your "Power Team:

- Mortgage Broker (quarterback)
- Private Lender
- Real Estate Agent
- Notary
- Lawyer
- Trustee

#### 2. Identify Problem

 Lost my job and fell behind on the mortgage payments which led to a 60 day notice and now no bank will refinance me- will lose my house.

#### 3. Identify Causes of the Problem

- Cash flow dries up
- Too much debt with high interest rates strangling cash flow
- Credit score too low
- Too much debt hurts credit score

## em 4. Create Budget

- Determine how paying off high interest rate debts will improve cash flow
- Good vs bad debts
- Discipline

#### 5. Credit Repair Plan

- Pay off certain debts
- Lower balances on certain debts
- New credit card

#### 6. Remedy the "Financial Crisis"

 Pay off the cause of the "financial crisis" (ie. 60 day notice, legal mortgage)

### Impact of Not Resolving the "Financial Crisis"

- Lose your home
- Lose your equity in the home
- Long term blemish on your credit report
- Possible judgments leading to seizure
- Loss of credibility
- Serious family pressure
- Shame



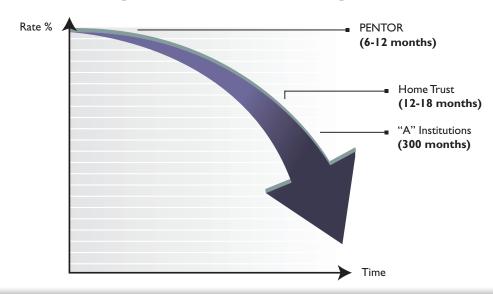
■ The Residential Mortgage Market



■ PENTOR's "Graduation" Strategy



■ How to Lower Your Long-Term Cost of Borrowing with PENTOR





# **PENTOR Finance New Paradigm in Private Lending**

$\checkmark$	Affordable
<b>√</b>	Transparent
<b>√</b>	Ethical
<b>√</b>	Easy to do business with and to get a deal done
<b>√</b>	Funding
<b>√</b>	Sufficient funds
<b>√</b>	Legitimate source of funds
<b>√</b>	Get deals done-no one left hanging
<b>√</b>	Promises are kept
<b>√</b>	The borrowers will be treated with professionalism when there is a default
<b>√</b>	Focus is on repayment and "graduation"

Broker's Contact Information:	
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