

Improving neighborhoods
for 30 years



Welcome!

- Who are we?
- What is private mortgage lending?
- WIIFY - What's in it for you?



Hazel Graham LLC

- Started in 1999 by Diane Freer
- Local builds
- Completed X projects
- Used local talent
- Lease and sell to 1st time homeowners

How We Create Value For You

● We locate distressed properties in the region,

We buy,

Rehab,

And sell to 1st time homeowners.

We pay you 9% to use your money.

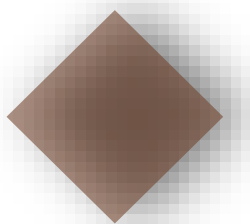




How We Create Value For You



- Our specialty is distressed properties that need renovations.
- Market research and knowledge guide us to know where to look, what to buy, what NOT to buy, and how to renovate.
- We create value by finding ugly, vacant homes that are eyesores and putting them back in use after renovation.





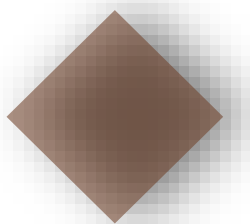
How We Create Value For You

Who Sells to us?



People who buy our houses:

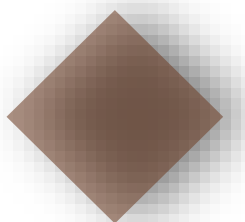
- ◎ Achieve the American Dream of Home Ownership.
- ◎ Many could not buy without our special programs and willingness to go the extra mile.





Our Company Goals

- To provide secure investment services for investors like you.
- To grow the company by providing affordable housing to tenants and first time buyers.

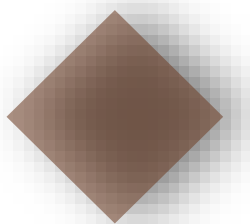




Our Competitive Advantage



- SPEED to purchase properties.
- Our knowledge of deal structuring and advanced real estate techniques.
- Our 30+ year history in Real Estate and familiarity with all the players in the business.



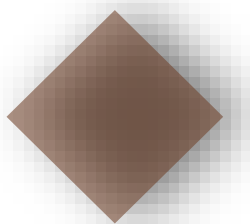


What's In It For You?



- Safe investment secured by Real Estate
- Guaranteed, continuous, high interest on your money.
- NO management costs.
- NO headaches with managing rehabs.

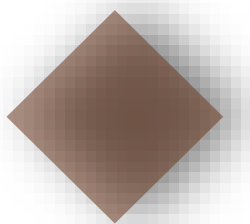
WE do all that!





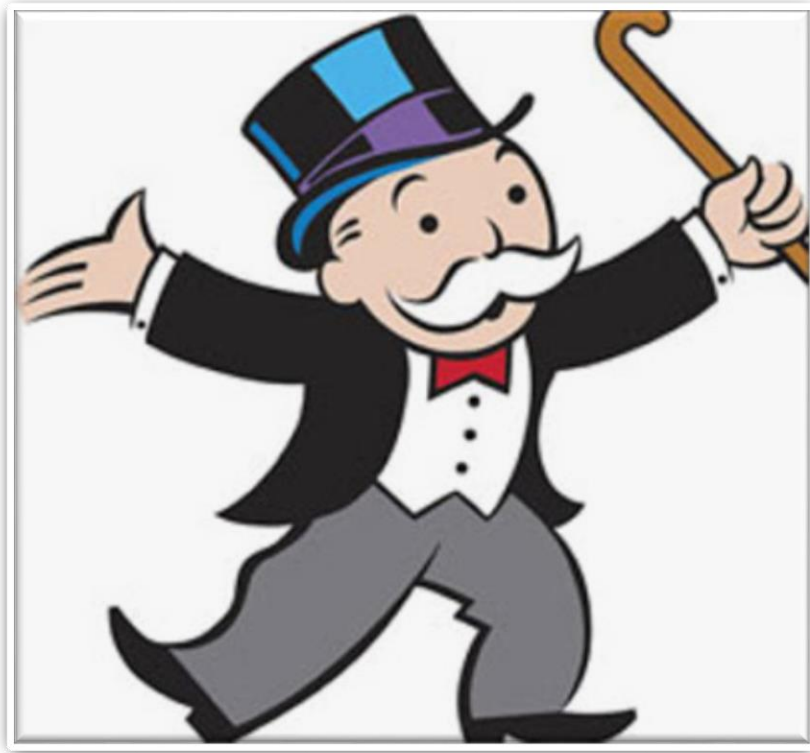
Our Private Lender Program Overview

- We buy, rehab and sell homes.
- To buy houses we prefer to borrow money from private individuals.
- We pay you 9% to use your money.
- It's a very simple plan.





Our Private Lender Program Overview



The bank acts as a middleman to the depositors, absorbing a percentage of revenue for their involvement.

Working with Hazel Graham.

No middleman!





Our Private Lender Program Overview

1) We locate a property we want to buy.



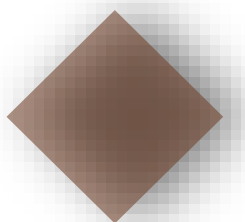
1) We borrow money from you to purchase the property.



1) You get a mortgage on the home with other important documents.



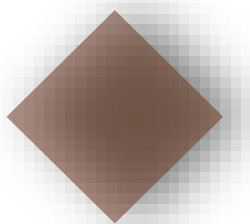
YOU are the bank and 'cash in' on interest!





Our Private Lender Program Overview

- We pay simple interest payments of 9%
- We can make monthly, quarterly, or one time payments at the end; whatever is best for you and your taxes.
- The interest is charged until the house is sold and you get your final check with the principal repayment.

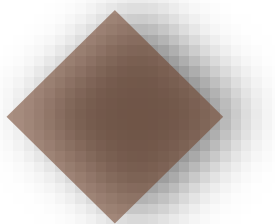




Our Guarantee



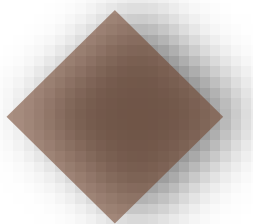
- We won't lower your rate as long as the money is invested in a property.
- We **Guarantee** you 9% simple interest for the entire duration of the loan.





Private Lender Program

- \$100,000 Loan sample.
- 9% = \$9,000 per year.
- Bank, money market or savings probably won't pay you as much as 1%.
- But as an example COMPOUND interest 1% = \$1,005 per year.





Documents Securing your Investment

- Promissory Note
- Mortgage (Deed of Trust)
- Hazard Insurance Policy
- NO EXPENSES TO YOU

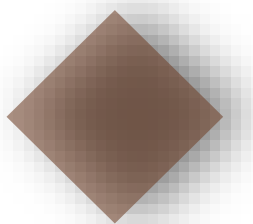




GOT IRA Money?

Self-Directed IRA

- We can invest your IRA or pension plan.
- Your returns are tax-deferred or tax free.

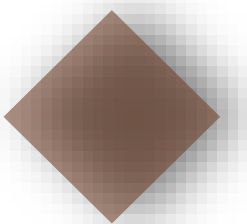




What happens to my investment if Diane Dies?



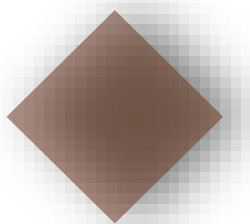
- The business is structured to sell properties and pay you off.
- Your loan is secured by the property.
- The property will be sold and your principal and interest will be paid as agreed.





RECAP

- We are HAZEL GRAHAM LLC.
- We buy at a deep discount.
- We renovate.
- We sell.
- We offer SECURE INVESTMENT OPPORTUNITIES to people like you.





Interested?

How to find us:

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