



# Pacific Private Money

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Modern Lending and  
Investment Strategies

# Pacific Private Money:

## A Modern Lending Platform

Founded in 2008, Pacific Private Money is a California-based alternative finance lender that provides real estate-backed loans for individual and commercial West Coast borrowers. Real estate investors and consumers choose Pacific for its **speed, flexibility,** and **holistic lending approach.**

Pacific Private Money has a reputation for providing **friendly and reliable service to borrowers** and engaging in diligent lending practices that identify projects with attractive forecasts. To date, the firm's investors have earned steady and stable annualized returns with zero losses.



### Historical Success

**\$425 million**

deployed across 1,250 loans since 2008

**< 1%**

loan default rate

**8%**

average annual yields paid to investors



# Reliable Lending Markets



From its headquarters in Novato, CA, Pacific Private Money lends to borrowers in high-performing Bay Area, California, and select out-of-state communities. Many target markets feature strong tech and service sector job growth and heavy real estate demand, supporting economic factors that add security to PPM's loans.

## Consumer Loan Advantage

Pacific Private Money is one of few private money lenders qualified to originate consumer loans in California. This rare ability drives a reliable stream of inbound inquiries that PPM filters to identify the best opportunities.

## Asset Flexibility

Pacific Private Money originates loans backed by single and multifamily residences, mixed-use properties, commercial real estate, buildable lots, and unfinished construction.



## Qualified Client Base

As a private money lender, Pacific Private Money can provide financing more flexibly than traditional banks. PPM's underwriting and investing guidelines emphasize each borrower's rationale and strategy. PPM may also use creative structures such as cross-collateralization to participate in a wide range of financing situations.



# Lending, Refined



## Lending Solutions for Different Needs

- Acquisition
- Refinance
- Equity cash-out
- Construction, remodeling, and rehab

## Deal Flow Drivers

- A broad regional brokerage network
- Networking at real estate and mortgage industry events
- Reputation and word of mouth
- Targeted advertising
- Social media presence



## Diverse Portfolio Building

To mitigate risks associated with private money lending, Pacific Private Money carefully selects opportunities based on borrower strategy and the portfolio diversity created by the borrower, asset, loan type, and market. PPM's lending portfolio is a near even split between consumer and non-owner occupied loans and encompasses varied property types, loan structures, and geographic markets.

## Protecting Investments

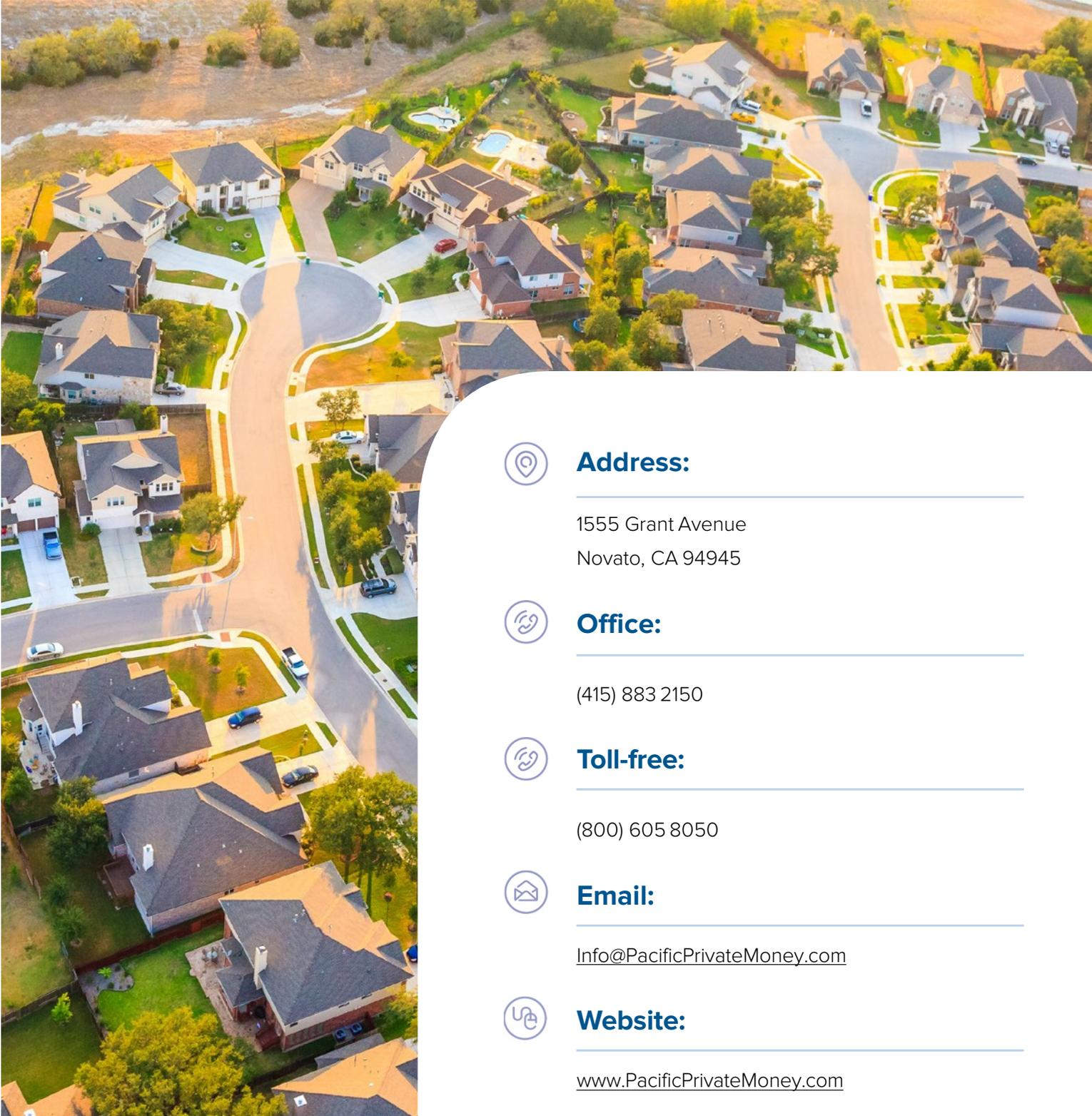
Pacific Private Money actively protects its investments with borrower exit strategy analysis and assistance. PPM places strong focus on the efficacy of a borrower's exit strategy during underwriting. PPM's default experience is rare, but in the event they will work with the borrower to devise new asset management strategy to help avoid foreclosure.

# Pacific Private Money Fund Offering

<b>Current Fund Size</b>	\$35 million (as of February 2018)
<b>Investor Offering</b>	Membership Units
<b>Fund Term</b>	Open-ended
<b>Target Member Returns</b>	7.5% – 8.5%
<b>Preferred Return Rate</b>	7.0%
<b>Performance Splits</b>	50% of profits distributed to members after Preferred Return has been paid, calculated, and distributed monthly
<b>Minimum Investment</b>	\$50,000
<b>Maximum Offering</b>	\$50 million
<b>Member Distributions</b>	Monthly distributions of Preferred Return and profit split to members
<b>Management Fee</b>	2% of Assets Under Management



# Get in Touch with Pacific Private Money



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## Office:

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