



M&M Private Lending Group  

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MME Capital Management

# 2019 **BROKER PROGRAM**

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M&M Private Lending Group  
MME Capital Management

# BROKER PROGRAM

We at M&M value our broker relationships. Brokers are a critical component of our growth strategy - we have doubled in size each of the last two years and our broker relationships have helped fuel this growth.

## About Us

We are a Florida Based direct lender\* making non-owner occupied, asset based residential and commercial, property-backed loans. We are heavily capitalized and aggressively seeking lending opportunities. We are fast, dependable and flexible.

Even though we have doubled in size each of the last two years and continue to grow rapidly, we still have money to lend. Qualified brokers can expect the following:

- ✓ **Protection**
- ✓ **Immediate response time**
- ✓ **Flexible, lucrative fee-sharing arrangements**
- ✓ **Fast turnaround and closing**
- ✓ **Daily updates**
- ✓ **Confidentiality**

## NATION WIDE LENDING CRITERIA

<b>Loan Term</b>	12 to 36 Months
<b>Loan Amount</b>	75k to 5M +
<b>Rate</b>	9.75% and Up
<b>Points</b>	Negotiable on a case-by-case basis
<b>LTV</b>	Up to 70% of the Purchase Price Up to 55% Cash-out Refinance
<b>Closing</b>	As Few as 7 to 10 Business Days
<b>Collateral</b>	Non-Owner Occupied Commercial, Mixed-Use & Residential Real Estate investment property



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## **NON CONFORMING YACHT LOAN PROGRAM REQUIREMENTS**

- ✓ Survey required on all used boats paid by borrower
- ✓ Completed and signed application for each applicant which included personal financial statement
- ✓ Required lien recordation: US Coast Guard Ship Mortgage
- ✓ Electronic geo tracking software payable by borrower

## **STANDARD TERMS**

- ✓ \$150,000 Minimum Loan Amount
- ✓ \$300,000 Minimum Purchase Amount
- ✓ \$750,000 Maximum Loan Amount
- ✓ 16 to 17.99% Fixed interest only and fully amortized loans available
- ✓ 3 to 4 origination charge
- ✓ Up to 48 month term. Minimum 12 months

# BROKER REGISTRATION FORM

Please complete the following to qualify for the M&M Broker Program. After review, one of our reps will contact you about final qualification and compensations\* options.

\*Broker will be solely responsible for ensuring compliance with all applicable laws, regulations, and any agreements to which Broker may be a party.

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Alternative Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Company: \_\_\_\_\_ NMLS ID: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Company Website: \_\_\_\_\_

Personal Years in Business: \_\_\_\_\_ Company Years in Business: \_\_\_\_\_

Is there anything else that you would like us to know your business: \_\_\_\_\_

\_\_\_\_\_

Do you currently do hard money? Y  / N  Volume per month: \_\_\_\_\_

How did you hear about us?: \_\_\_\_\_

## Internal Use Only

Signed Contact: Y  / N

Rec'd Date: \_\_\_\_\_ Review Date: \_\_\_\_\_

Action: Approved / Not approved

Approved by: \_\_\_\_\_

Important Notice - "Please email the completed form to [scotsmansguide@mmprivatelending.com](mailto:scotsmansguide@mmprivatelending.com). All commissions \$600,000 and higher require a W-9 as well to be in accordance with compliance".

**NMLS #860339**

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**305-899-2201**

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