



**M&M PRIVATE LENDING GROUP  
MME CAPITAL MANAGEMENT**

# 2024 **BROKER PROGRAM**

**305.899.2201**  
**loans@mmprivatelending.com**  
**www.mmprivatelending.com**



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# 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 service our brokers just the same. Qualified brokers can expect the following:

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

## NATIONWIDE LENDING CRITERIA FOR FL, NY, CO, TX, MA and GA.

<b>Loan Term</b>	12 to 36 Months Terms
<b>Loan Amount</b>	90k to 5M +
<b>Rate</b>	11.99% and Up
<b>Points</b>	Negotiable on a case-by-case basis
<b>LTV</b>	Up to 60% LTV on New Purchases and Refinance
<b>Closing</b>	As Few as 5 to 10 Business Days (Pending Title and Appraisal)
<b>Collateral</b>	Non-Owner Occupied, Residential Real Estate, Commercial - Just Ask



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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
- ✓ Florida only
- ✓ 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
- ✓ No Maximum Loan Amount
- ✓ Starting at 16% Interest only and fully amortized loans
- ✓ 3% origination fee
- ✓ Up to 24 month term
- ✓ Up to 8 year Amortization
- ✓ No Credit, No Bank Statements, No Tax Returns
- ✓ Asset based

NMLS #860339

One West Las Olas Blvd., Suite 500 | Ft. Lauderdale, FL 33301

305-899-2201

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# 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?: \_\_\_\_\_

Which M&M agent are you working with?: \_\_\_\_\_

## Internal Use Only

Signed Contact: Y  / N

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

Action: Approved / Not approved

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



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**Hard money loan specialists. Collateral based, zero documentation, hard money.  
FL, CO, NY, TX, MA and GA.**

Min/Max

90K-5MM

<b>LOAN LIMITS</b>	
Purchase Max LTV% Rate Term	60-65
Rate Term Refi Max LTV%	60-65
Cash-Out Refi Max LTV%	60
Cash-Out 2nd Max CL TV%	N/A
Max Loan Term in Months	48
Min Mos. Seasoning to Refi	0
Nonowner-Occupied	YES
Owner-Occupied	YES (Business purpose and bridge only, see agent)
<b>LOAN TYPES</b>	
Bridge Loans	YES
Business Purpose Residential	YES
Fix & Flip	YES
Construction	NO
Rehab/Remodel	YES
Balloon Loans	YES
Blanket Loans with Release	YES
Stand-Alone Seconds	NO
Foreclosure Avoidance	NO
Interest-Only Payments	YES
<b>BORROWERS</b>	
Builders, Developers	DEPENDS, SEE AGENT
Legal Entities	YES
Foreign Nationals	YES
<b>CREDIT</b>	
Equity Only	YES
OK: BK OK: FC	YES
<b>PROPERTY TYPE</b>	
Single-Family Residences	YES
2-4 Unit Residential	YES
Condominiums, Townhomes, Condo-office, Condo-hotel	YES
Land/Lot	SELECTIVE
Mixed-Use, Condo-warehouse	YES
Manufactured Home	YES
N/0/0 Zoned Other Than Residential	YES

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**Asset Based Lending  
NO Credit Check  
NO Financials  
NO Bank Statements  
NO Tax Returns**