



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

2026 BROKER PROGRAM

**305.899.2201
loans@mmpvacuum.com
www.mmpvacuum.com**

This document is provided by M&M Private Lending Group LLC, a Florida-based private lending company. The information contained herein, including the "Broker Package" registration form, is subject to periodic updates, typically on an annual basis, to reflect internal business changes and external factors, such as political and monetary developments. M&M Private Lending Group LLC operates as an independent private lender and is not affiliated with any government entity. The company maintains full compliance with all applicable laws and regulations in the jurisdictions where it provides its services. Please note that the content of this document and any related materials is intended for informational purposes only and does not constitute legal, financial, or professional advice.

For the most up-to-date information and our complete business disclaimer, please visit our official website at www.mmpvacuum.com.



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 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, CO, TX, MA and GA.

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



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.

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

privateyachtfinance@mmpvtlending.com | www.privateyachtfinance.com



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

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 about 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: _____

NMLS #860339

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

305-899-2201

www.mmpouselending.com



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



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

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

Min/Max	90K-5MM
LOAN LIMITS	
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)
LOAN TYPES	
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
BORROWERS	
Builders, Developers	DEPENDS, SEE AGENT
Legal Entities	YES
Foreign Nationals	YES
CREDIT	
Equity Only	YES
OK: BK OK: FC	YES
PROPERTY TYPE	
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

NMLS #860339

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

305-899-2201

www.mmpouselending.com



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