



OLIVERI GROUP, LLC.

A Real Estate Redevelopment and Investment Solutions Co.

PRIVATE LENDER PROSPECTUS

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401k, STOCKS, BONDS vs. PRIVATE LENDING

- Why do the majority of people including you invest in 401k, mutual funds, 403bs, stocks, bonds and other unsecured retirement plans? Most likely it's because that is what the majority is doing
- How safe is your unsecured investment?
- What has your return on investment been the last 36 months?

401k, Stocks, Bonds Etc:

Unsecured Investment

Managed by 3rd Party or broker

Not Guaranteed a Return

Not Guaranteed initial investment is recouped

Is the "statement" you receive worth the paper it is printed on?

Private Lending/Loan:

You maintain control of what deals you invest in.

Lien Holder on real estate, you are the bank

Guaranteed 12% return on investment

Secured by real estate, a tangible asset

Recorded with Deed/Note/Mortgage with county

Lender paid before any net proceeds are distributed to mortgagee

So which is the safer investment?



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“SECRETS TO EARNING SAFE 10% RETURNS ON YOUR HARD EARNED MONEY”

Please take time to read through this entire packet since the following information could increase your investment yield by thousands of dollars in the coming years.

We are a group of professional real estate investors and we would like to introduce you to methods that give you greater control over your investments and safely make them grow at two to five times your current rate. Does this sound too good to be true? Well, the truth is, it is not. Many private investors just like you are currently enjoying these rates of return with minimum or no risk.

Savvy investors have been utilizing this type of investment opportunity for years. In fact, there have been entire companies built around this strategy. This is a very safe investment that produces high rates of return while at the same time provides higher level of security and liquidity. You've seen how unsure and volatile the stock market can be. Why have your future controlled by the events that take place on the other side of the globe? It's time to consider alternatives...



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Private Loans Secured by a Mortgage

So, what exactly is a Private Loan secured by a mortgage? It is a loan made to a real estate investor that is secured by real estate. Private capital investors are given a first or second mortgage that secures their legal interest in the property and their investment. We are not talking about high Loan-To-Value (LTV) ratios the banks and savings and loan institutions make on homes. We offer very low LTV ratios to our Private Lenders to increase security of the loan. Our standard LTV ratios are under 75% of the value of the property securing the loan frequently as low as 60% to 68%. This means additional security on the investment.

For example, if a property is valued after repair at \$100,000, our Private Lender will never have to loan more than \$75,000 dollars on the property. That's a 75% loan-to-value ratio. This is obviously a safer approach from that taken by conventional lenders that tend to get in trouble because they make loans at an 85%, 90%, or even 100% loan to-value ratio. This leaves them no equity for transfer costs if they are ever forced into a position where they have to take back the collateral property.

You, as a lender, will never lend more than 75% LTV, it is in your best interest to minimize risk and maximize return and this is why a loan should never be made without a 25% safety net. We don't violate this rule because your security is at stake.



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FREQUENTLY ASKED QUESTIONS

Who borrows at high rates and why?

Investors like us do, because we have learned in our business that it's not the cost of money that matters, but the quick access to funds that allows us to capitalize on opportunities.

Our company can acquire good deals on properties because we can act with lightning speed and can close with cash. Private loans give us this competitive advantage over other investors who take weeks to go through the bank approval process in order to purchase properties.

Additionally, if a real estate investor locates a good deal on a property, many times the bank wants to loan the purchase price rather than the value of the house, thus preventing the investor from accessing the property's equity. Having access to money is generally a deciding factor in investing in real estate, so paying a higher interest rate is irrelevant when compared with the risk of losing the deal.

What's the minimum investment?

The minimum investment is \$50,000.

Who handles all of the details?

Your attorney along with our attorney will collaborate on getting all the proper documentation and protect your interest. All of this costs you nothing. The borrower pays all costs. If you make a \$100,000 loan, you send a check for \$100,000 to the closing attorney and you get a mortgage for \$100,000.



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How do I get paid?

Just sit back and upon completion of the project in exchange for your mortgage discharge at the closing table you will receive your principal plus interest, it is that simple. We will provide you with a written payoff statement at closing for you to sign and confirm the interest earned.

We will not close without your consent.

Is this a long-term investment?

Generally, your investment is tied to a specific project with a timeline ranging from 6 to 12 months. We have lending programs for short term holds of three to six months. We also have longer term holds of one year and longer. You can pick a term that suits your strategy. It's your money and it's your choice.

What if I need to liquidate?

If you want out, a 30-day written notice is required because we will need to replace your funds with another investor's money. You really shouldn't make mortgage loans if you feel you will liquidate this soon, but the option is always available and we have been able to liquidate in as little as two weeks in some scenarios. There is a penalty for early liquidation similar to that of a CD.

Is my investment really as safe as it sounds?



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Yes! We always follow the common sense guidelines discussed above. Your money will grow two, three, or even four times faster than your current investments and you maintain control. Each one of our properties that we acquire is put through a rigorous financial evaluation in order to determine the profitability before the property is purchased. Remember that making loans is a business and should be treated like a business. If you set up a simple system and let the professionals implement the system, your loan portfolio can be hassle-free and produce staggering yields.

How do I use my IRAs or pension plan?

Making real estate loans is a widely accepted use for IRAs and other Retirement Plans. Most people do not know that you can make private mortgage loans using the funds which are already in your IRAs and other retirement plans. This is the power of loaning out funds at high interest rates that are **Tax free or Tax Deferred!**

In order for you to use retirement accounts for loans they must first be administered by a third party custodian. There are several companies our investors have used before. You can visit them on the web at www.Trustetc.com, www.BroadFinancial.com, www.GuidantFinancial.com, www.IRA123.com or simply Google "Self Directed IRA".

After selecting your custodian, you simply send a transfer form to them, and they'll do all of the work for you. Once your account has been setup you are ready to make private mortgage loans. From there, you simply notify your custodian about the investment you are looking to make and send the check for the gross amount of the loan.



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What are my options if Oliveri Group LLC doesn't pay?

Actually, there are several options but first and foremost, please be aware that "Integrity" is an essential part of our business and we only make sound investment decisions. One of Oliveri Group LLC's distinguishing features is that we have **never** been late on a payment to a private lender.

Additionally, our company's policy is to invest our own funds into every one of our projects because if we are not confident in our investment decisions why should you be? Likewise, if we ever lose the support of investors, we can no longer operate our business and our own investments would be at stake.

However, to answer the question:

- 1.) We could restructure the payment schedule on the note. There are always ways to work it out if both sides are willing.
- 2.) Oliveri Group LLC can deed you the house. This is an opportunity for you to get a house at a greatly discounted price. If this happens, you can create tremendous profit by reselling the house.
- 3.) If left with no other choice, you can simply foreclose. Foreclosure is not as constantly or time consuming as most people think. It's as simple as sending your note and mortgage to an attorney and saying 'foreclose'. If foreclosure were ever to occur it is highly likely our attorney will be calling your attorney's office with a payoff letter and your loan will be paid off before foreclosure is complete. When this happens, you will collect all accrued interest, your principal balance, all attorneys' fees, court costs, and all other expenses you have incurred in connection with your loan. If you acquire the house through foreclosure that does not mean you have to keep it. It can be sold immediately at a fair sale price and still produce a profit over and above that already high yield on your loan. Now, we've talked extensively about default and maybe we've provided more information than is necessary, but we wanted to make sure you have all the facts and we've answered any potential questions.

What kind of documents should I as a lender receive to protect my interest?



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Your closing package should contain the following:

- 1.) A copy of the mortgage. The original will be recorded in the County.
- 2.) An original investment Contract and Promissory Note, with interest pay schedule.
- 3.) A hazard insurance endorsement naming you as mortgagee.
- 4.) A mortgage insurance endorsement naming you as a mortgagee.

These documents provide you with the security you need and the return which you desire.

OUR GUARANTEE

- 1.) We will never lower your 10% rate as long as the money is invested on a property specific deal.
- 2.) We guarantee you 10% simple interest.
- 3.) You are paid your principal and interest at the re-sale closing table (which you do NOT have to attend as you will be given your payout letter beforehand).
- 4.) You will sign your discharge of mortgage and payoff letter prior to closing to confirm that your interest payment schedule is accurate.
- 5.) We will NOT close without your acknowledgement that the above is accurate.
- 6.) We use Investor capital as well as our own, we **ALWAYS have 20-25%** OF OUR OWN FUNDS IN EVERY DEAL “Our Skin in the Game”; This is so our Investors feel secure loaning on a specific transaction, as we are financially committed as well



- 7.) The Investor's return of capital and interest is **ALWAYS PAID FIRST** before Oliveri Group LLC is returned its capital and potential profit.
- 8.) Although unlikely, considering all of the meticulous care and detail used in valuing the after repair value (ARV), should the transaction be unprofitable for Oliveri Group LLC, we guarantee the Investor is always **PAID THEIR CAPITAL AND INTEREST.**

INITIAL DEAL STRUCTURE

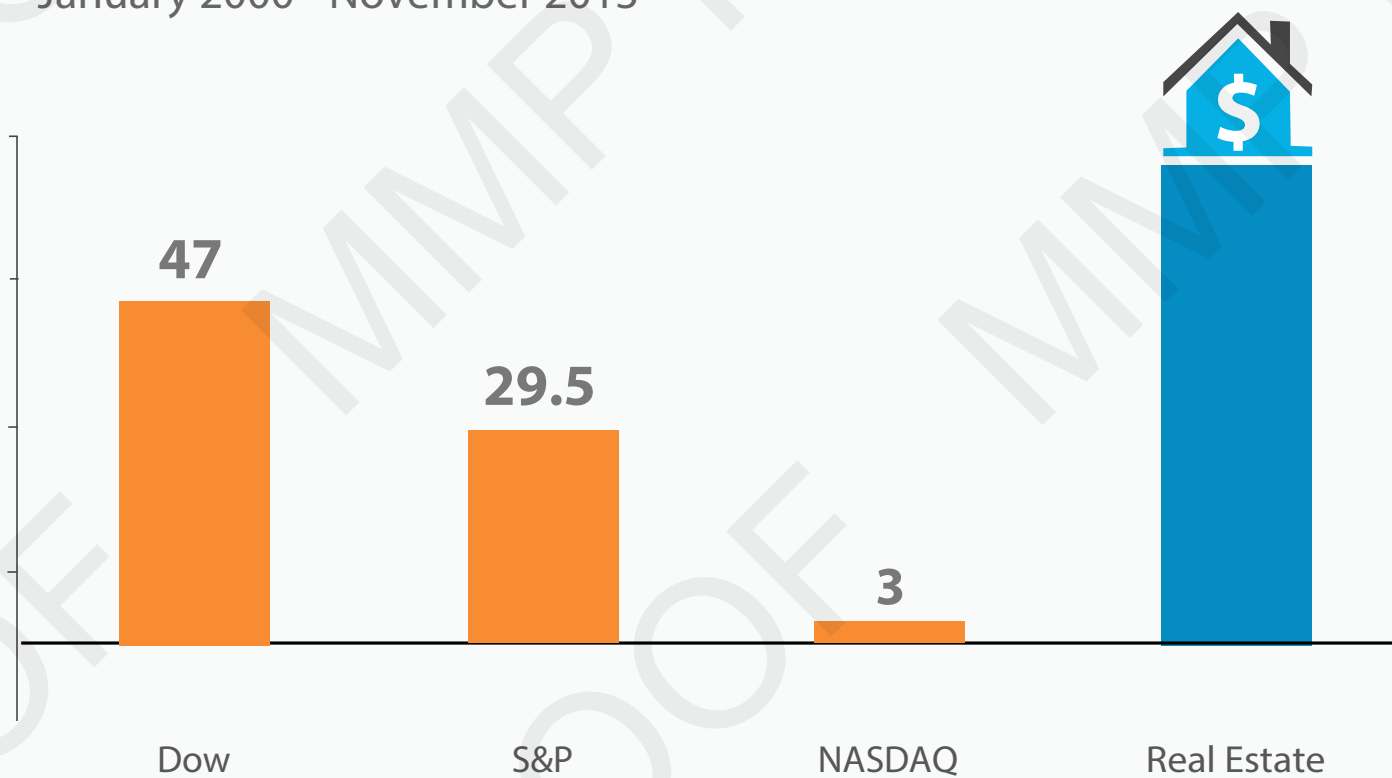
After Repair Value (ARV) of House: \$395,000.00
Oliveri Group LLC Purchase price = \$196,500.00
Estimated Renovation Budget = \$97,250.00
Closing Costs = \$2,500.00
Pro-Rated Taxes an Insurance = \$3,250.00
Total Cost Basis = \$229,500.00
Investor Funds = \$220,000.00
Oliveri Group LLC Funds = \$79,500.00
Investor Funds Represented 55.6% LTV of the ARV.
\$220,000.00 Principal Invested
Interest @12% Annual Percent Yield
Secured by a Recorded Mortgage
Investment Contract and Note
Insured by Hazard Policy
Insured by Mortgage Policy



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RETURN ON INVESTMENT

January 2000 - November 2013



MSN Money.com, Case Shiller



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OUR RECENT DEALS

EARN MORE

Principal

Interest Earned at 1%(6 months)

Interest Earned at 12% (6 months)

\$50,000

\$250

\$3000

\$100,000

\$500

\$6000

\$150,000

\$750

\$9000

\$200,000

\$1000

\$12,000

Interested Yet?