

# Trophy Point Investment Group Hard Money Loan Highlights

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## Q4 2020 select loans

# About Trophy Point

- Established by 4 USMA 2008 grads with strong experience in real estate.
- We provide hard money / private money loans FAST.
- Most of our deals close within 14 days (and as quick as 5 days) without sacrificing the underwriting process.
  - ***Our borrowers love us for this.***
- Underwriting criteria is conservative requiring:
  - 10%-20% **Equity** to ensure margin of safety.
  - Personal **guarantees** to ensure full commitment.
  - Consistent **income** from other sources to handle unforeseen expenses.
  - **Low Debt to Income ratios** to ensure refinance ability if needed.
- **We need money to do more loans:**
  - Investor Fixed Income offering:
    - 5.25% - \$5,000+ (5.35% w/reinvestment)
    - 6.25% - \$10,000+ (6.4% w/reinvestment)
    - 7.25% - \$25,000+ (7.45% w/reinvestment)
    - 8.25% - \$100,000+ (8.51% w/reinvestment)
- Paid quarterly with option to reinvest earnings.
- Reg D, Rule 506b offering (we're allowed up to 35 non-accredited investors so slots are filling up; unlimited accredited investors permitted).

Call Samir Patel '08 if interested in investing with us.  
404-723-8410  
[samir@TrophyPointInvestment.com](mailto:samir@TrophyPointInvestment.com)

We will take the first loss on any loan so low probability of investor loss.



# Sedalia, MO ~\$95,000 loan with 9 month term

2x USMA Grad borrowers w/6 figure W-2  
income

Borrower Experience: 20th rehab/reno project

100% Loan to Cost

Total Project Cost <70% ARV

Project exit: flip/sale



# Fayetteville, NC ~\$125,000 with one year term

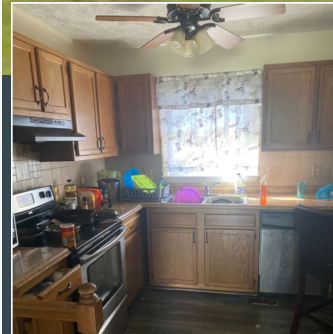
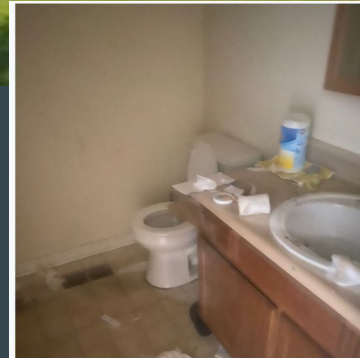
2x USMA grad borrowers w/ 6 figure  
W-2 income

Borrower Experience: Expert

Property last sold for \$168k 3 years ago

Minor repairs <\$10k bring ARV to \$180k

Project exit: flip/sale



# Columbus, GA ~\$67,000 loan with one year term

2x Active Duty, USMA Grad CPT Borrowers  
w/working professional spouses (4x W-2  
income) and \$275k in liquid assets

Borrower experience: moderate

Duplex with ARV ~\$100,000

Loan-to-cost 100%- \$40k purchase/\$27k reno

Project exit: Reno, Rent, Refi.

