

What is the real risk faced by Private Hard-Money Lenders?

Hard Money Lending & Real Estate

THE SUDDEN IMPACT OF BORROWER DEFAULT.

While we believe that mortgage loan documents will enable the lender to enforce its lending arrangements with borrowers and takes necessary appropriate actions in the event of a default, the lender could be limiting its rights to realize against the property securing the loan.

Actions can be taken, but judicial foreclosure can be a time-consuming process, and non-judicial foreclosure, while usually shorter, is available only in certain jurisdictions.

Although loans generally are extended only up to a maximum LTV of 50 percent, property market value could decrease prior to realizing a return on a foreclosure sale. Borrower's rights of redemption during foreclosure will further deter a timely sale of the property.

Although all loans must have a senior mortgage position and deed of trust on the property, which will be monitored to avoid liens and protect construction funds during release, no assurances exist that other lien instruments could create procedural hurdles if the borrower seeks foreclosure.

At the end of the day, when you have finished all the moves, you may not be able to pursue deficiency judgments after we foreclose. Many State and Federal Bankruptcy Laws can prevent or delay pursuing foreclosure or other action against a borrower or the property.

We Help Protect Hard Lenders' Assets

Direct Lenders' Insurance Services is a full-service finance and insurance agency that works in partnership with mortgage lenders and investors interested in adding an additional revenue source and protecting their mortgages and property. Direct Lenders' can provide the best financial solutions and insurance products for its clients, while processing all applications in an expedient manner. We place all types of protection: Life Insurance, Commercial Liability, Worker's Compensation, and Disability coverage.

Direct Lenders' can operate throughout the United States and partnering with several major insurance carriers. Direct Lenders' is here to protect your interests, aid in finding funds for your mortgage pools, and help you find ways to increase your profit share.



Adding revenue and protecting investors

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