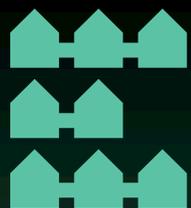
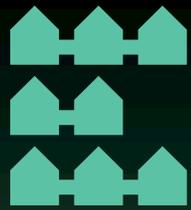


Private Investors



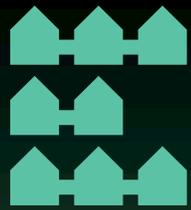
People Who Sell Us Houses

- Banks
- Private Individuals
- Realtors



What's In It For You?

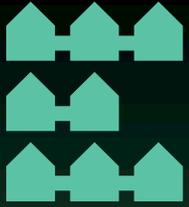
- Investment secured by real estate
- Guaranteed 8-10% on your money
 - Prorated for redevelopment projects
 - Flat rate of return for new construction projects first year then prorated for remainder of term
- No management costs
- No daily headaches with managing contractors
- Truly passive income



Private Lender Program Overview

- We buy, rehab or develop & sell properties
- For acquisitions, we prefer to borrow money from private individuals
- We pay you 8-10% to use your money
- It is a very simple plan

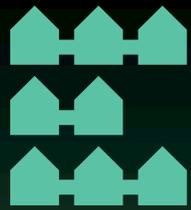
Minimum investment \$50K. Can be 1st or 2nd lien position.



How Does Your Bank Make Money?

- Bank takes in deposits
- Bank loans the money out at a higher rate of interest to other people.

Emerald Home Investments is cutting out the middle man.

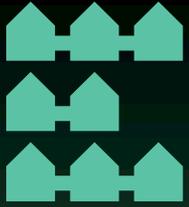


Private Lender Program

How it Works

- We locate a property we want to buy
- We borrow from you to purchase the property
- We have a formal closing and you get a Deed of Trust on the home with other important documents

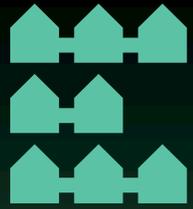
YOU are the bank and cash in on interest!



Documents Securing Your Investment

- Promissory Note
- Deed of Trust / 3rd Party Beneficiary
- Hazard Insurance Policy – Additional Insured / 3rd Party Beneficiary

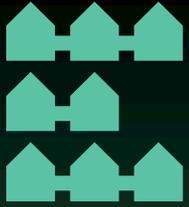
Lenders have no expense



Private Lender Program

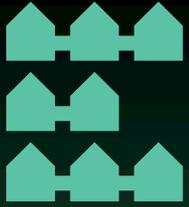
\$100,000 Loan Sample

- Us at 8% = \$8,000 per year.
- Bank at 3% = \$3,000 per year.



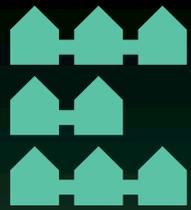
Got IRA Money?

- Invest your self-directed IRA
- Your returns are tax deferred or tax free
- It's simple, easy and you don't do the work



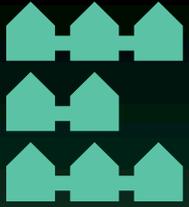
Recap

- Buy distressed homes at a deep discount
- Buy properties in Southern California
- Renovate / Develop New
- Sell/Refinance to pay off PMLs
- It's a secured investment opportunity



What Are The Risks?

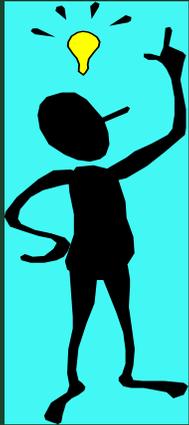
- Real estate investing is not without risk
- However, this is a secured investment with a risk adjusted return
- If delays occur...more interest is owed
- Worst case you own the property which was purchased below market



Your Options

Raise money and get a 3% reward

OR



Invest at minimum of 8%