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Working with Private Money Lenders

Who Are We?

MCL Housing Solutions is a leading professional, full service real estate solutions firm operating in the greater Cincinnati area. We specialize in buying distressed, outdated properties at below market value prices. We then redevelop them and then resell them to retail home buyers and landlords.

What's our competitive advantage?

We provide a unique alternative for home sellers that bypasses real estate agents and allows us to work with them directly. We structure purchases by utilizing private money investors. This allows us to make all cash offers, close quickly and operate on the seller's timeline. Our business model bypasses traditional lending institutions that can sometimes take weeks to provide loan approvals. We are able to close deals in as little as 10-14 days.

We Protect Our Lenders

Each property we acquire is put through a rigorous evaluation process in order to assess its profitability before the property is ever purchased. "Integrity" is an essential part of our business, and we only make sound investment decisions. Also, for your protection, you are also provided these documents to secure your investment capital:

Promissory Note: This is a legal commitment from us to repay the amount of the loan with interest.

Deed of Trust/Mortgage: This document is recorded with the county clerk and recorder to publicly secure your investment in the property as collateral. If you are not repaid, you own the property.

Hazard Insurance Policy: This is where you as the private lender would be listed as the "Mortgagee" for your protection in case of fire or natural disaster, etc.

How the process works



We Follow A Strict Due Diligence Process

We have a systematic and disciplined approach when purchasing investment properties, putting each potential investment through a strict due diligence process. This rigorous set of criteria includes, but is not limited to, the following:

- Comparable property analysis and examination by a certified, independent appraiser
- An economic study of the neighborhood, city planning and development
- Demographics of area, marketability, and growth potential
- Overall condition of the property, including heating and air, plumbing, electrical, roof and structural condition

What Is Private Lending?

A private money loan is a loan that is given to a real estate investor to purchase and rehab a distressed property. The investment is secured by the property purchased and in as little as 3-9 months the lender will receive their initial investment back, plus a 10% return. This is 4 or 5 times the rates you can get on bank CD's and other traditional investment plans.

Essentially, private money lending is your opportunity to become the bank, reaping the profits just like a bank would. It's a great way to generate cash flow and produce a predictable income stream - while at the same time, provide excellent security and safety for your principle investment. There is no other investment vehicle like it.

Contact Us Today!

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