Reasons Why to Use Quest Funding Services for Private Note or Trust Deed Investing:

- 1. <u>Great Returns</u>: With bank savings interest rates at records low levels, some bond rate yields near zero; a depressed stock market and "toxic assets" to cope with; investment in private mortgages or trust deeds can give you steady returns of 10 to 15 percent and even more.
- <u>Reduced Risk</u> over originating these loans totally on your own" While the final decision of what loans you choose to become involved in is yours, we will be an integral part of the underwriting and approval process as if you had your own fully staffed underwriting department. We order the appraisal; investigate the borrower and property region; and gather other third-party reports which are reviewed by experienced, independent fee examiners.
- 3. <u>First Position and recorded documents</u> puts you in the most secure position possible for real estate lending.
- 4. <u>No Bookkeeping or Collections on your part</u> because we will fully service the loan for you. We will keep full records which are available for your examination; collect the loan payments into an audited trust account, pay any expenses which the borrower agreed for us to impound; forward payments due to you on a timely basis; pursue delinquent borrowers; institute any collection/foreclosure actions which become necessary; manage and resell the property in the event of a repossession.
- 5. <u>Better borrowers</u>: As all but the lowest quality of alternative funding borrowers resent high points charges, our ability to offer loans with fewer points can ensure a higher quality borrower for you.
- 6. <u>We avoid legal violations</u> of lending, securities and other laws by using competent legal authorities with knowledge of lending or RESPA, compliance, discrimination, privacy and securities issues.
- 7. <u>Detailed Reports</u> on each proposed funding are available to investors, along with all third party reports, such as appraisals.
- 8. Your Risk is Minimized by our investing guidelines which require that your total investment portfolio equal at least \$50,000 (exclusive of your home, car and furnishings) and we encourage you to put no more than 10% of that portfolio in any one investment vehicle, mortgage or trust deed. When multiple investors are legally permitted on one transaction, we limit the total to ten investors. Finally, we limit you're your initial investment through us so that you become convinced of our honesty, ethics and competence and the completeness of our services.



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