



DHLC Investments  
Incorporated



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MAKING PRUDENT AND CAUTIOUS  
LENDING DECISIONS FROM  
THE VERY BEGINNING

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Incorporated

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# OUR SUCCESS IS YOUR SUCCESS

Effective Loan Analysis is critical to the success of DHLC as well as the success of our Investors.



“I have been investing through DHLC for quite some time. I average around \$800,000 invested at any given time. I have other hard money loans in other states, but I must say DHLC is the most reliable and most professional Lender I work with. Their paperwork is first rate and their property choices are well thought out. I have made nothing but great returns with Mr. Barney of DHLC and would recommend them to any investor looking for a good reliable investment.

-Kenny H.

## ABOUT DHLC INVESTMENTS

DHLC Investments, Inc. was founded to provide a direct funding conduit for qualified individual investors who expressed an interest in participating in loans made to local Real Estate Investors in the Dallas/Fort Worth area. Since its inception, DHLC has earned its reputation as one of the premier Hard Money Lenders in the Dallas/Fort Worth metro area. Hard Money Loans are those loans funded to the borrower based as much on adequately collateralizing the loan (65% LTARV) with purchased real estate property as on the borrower's credit and/or assets. DHLC Investments, Inc. and its sister company, DHLC Mortgage, LLC. provide a comprehensive and complete solution for Real Estate investors and our investors.

Robert Barney, President of DHLC Investments, Inc. (DHLC) has been involved with real estate investing and financing since 1998 when he bought his first investment property. Since then Robert has become a Realtor, rehabber, landlord, speaker, mentor and finally a Hard Money Lender. Robert has written articles on various Real Estate Investing topics which have been published in major Real Estate Investment periodicals and on the web's leading Real Estate Investing sites. Effective loan analysis is critical to the success of DHLC as well as the success of our investors and is the process by which we strive to protect our investors from the many risks that are inherent in Hard Money Lending.

DHLC Investments Inc. has a multi-part due-diligence process that is used to vet our borrowers and the deals they bring to us to fund. By combining the expertise and experience of our staff, we can protect both our borrowers and our investors from making bad investments.

“I have and will continue to recommend DHLC to anyone who is considering investing in private Hard Money Loans.”

Tommy D.





## OUR DEDICATION TO PARTNERSHIP

### BE THE BANK - HOW DHLC WORKS WITH OUR INVESTORS :

Now you can have the opportunity to earn 12% APYs on invested funds that are secured by local non-owner occupied investment real estate at no more than 65% LTV. You will have the same security as your bank. From our comprehensive due diligence process to our ongoing management and oversight of the loans and rehab process, DHLC is committed to protecting our investors loan portfolios. It is important to note that DHLC approves less than 60% of the applications we receive.

#### STEP ONE

Our staff begins by reviewing the information entered on our online 1003 Loan Application, credit report, and other required financial information including bank statements and pay-stubs.

#### STEP TWO

An appraisal and Inspection are ordered from one of DHLC's approved vendors. Appraisals are based upon borrower's rehab plan (Scope of Work) then both an "as-is" and "as-repaired" valuation is determined.

#### STEP THREE

DHLC's in-house contractor and underwriter then perform a site visit to confirm scope of work and value and to compare against Inspection to confirm that all issues are addressed.

#### STEP FOUR

Final underwriting of the loan file is completed and a Loan Term Sheet is produced and sent to the borrower for signature.

#### STEP FIVE

DHLC sends the Loan Package to the Financial Partners. Financial Partners are given the opportunity to review the Loan Package and have 48 hours in which to indicate that they wish to be the Financial Partner on the loan.

#### STEP SIX

Closing documents are sent to the title company. The preliminary HUD-1 is approved by DHLC and the loan closes. A copy of the signed Loan Package is sent to DHLC for review and sent onto the investor along with the executed Assignment or Participation Certificate. (Documents indicating ownership by the investor.) The investor then wires funds to the title company thereby funding the loan.

#### STEP SEVEN

Rehab funds are held in reserve by DHLC Mortgage, LLC and are disbursed after repairs are requested, reviewed & approved by DHLC's In-house inspector.

#### STEP EIGHT

DHLC services the loan for the investor (collects payments every month) and remits the investors interest monthly as detailed in the Loan Servicing Agreement.

"I have known Robert for more than 25 years. I have always found Robert to be both extremely ethical and highly competent."

Raymond M.



## EARNING OUR REPUTATION

### HOW DHLC WORKS WITH BORROWERS

Since 2002 DHLC has earned the reputation as one of Dallas/Fort Worth's premier Hard Money Lenders. DHLC provides Texas Real Estate Investors access to Hard Money to purchase and rehab real estate. DHLC can fund quickly, typically 48 hours after file has been fully underwritten. Hard Money is available for adequately collateralized loans on non-owner occupied single-family residential houses and other real property including select multi-family and commercial projects. DHLC is a local lender that thrives on the reputation of actually doing what it says it will do.

#### Four simple steps to the loan process:

1. Get a contract.
2. Fill out the applications.
3. Provide the required documents.
4. Close the loan.

The application covers the below 3 topics.

- Credit authorization
- Borrower information
- Property Evaluation

The Credit Authorization information is used to pull credit, however, we also evaluate a deal on the merits of the property. The Borrower Application information is used to gather the information needed for the Promissory Note and Deed of Trust. The Property Evaluation information identifies the important points on the deal, how much the borrower is paying, how much is needed in repairs, how much the house will sell for, and a list of some of the other costs. After submitting these forms, borrowers can expect a preliminary approval within 1-2 business days

"I have known Rob Barney for over a decade. Rob is second to none in the hard money lending industry."

Tom H.





### 65% LTARV REHAB PROGRAM

Credit Score: 620 Mid FICO Score Minimum (No BK or Foreclosures in last 3 yrs)  
3 Months of payments liquid in borrower's check and/or savings  
Strong income and/or assets  
6 Month Term / No Pre-payment Penalty  
14% -15% APR Monthly Interest Only payments  
Borrowers will typically bring 10% of loan amount to closing.

#### **FEES:**

Doc Prep Fee - \$450.00 Payable at Loan Commitment  
Inspection Fee - \$170.00  
Appraisal Fee - \$350.00 for both; One "As Is" and one "As Repaired" Appraisal  
Home Warranty Fee - \$360.00 Pre-existing condition coverage on all major systems.

### HOW DHLC WORK WITH BROKERS

DHLC has one of the most generous wholesale lending programs for mortgage brokers in the state. DHLC offers mortgage brokers and lenders "traditional" wholesale pricing! DHLC's approved brokers are able to connect real estate investors to fast, consistent financing of their real estate investment properties.

#### **BROKERS AND LENDERS RECEIVE:**

- Brokers may charge up to 1.5 Origination Points. (DHLC will charge a minimum of 2.5 Loan Discount Points on wholesale loans)
- Residual earnings on repeat customers.
- Fast closings. (so deals don't have to wait)

### DHLC'S PHILOSOPHY

DHLC believes that we must earn our investor's trust on every transaction beginning with our initial due diligence on each lending opportunity we present all the way through servicing the loan and finally to the successful payoff of the loan. Not every loan will be without problems but how DHLC handles and addresses those problems defines DHLC and our relationship with our investors and with our borrowers. DHLC further protects our investors by offering several different options to secure your investment in the event that the borrower defaults and property does not sell at the foreclosure auction. Those options include rehabbing the property and selling it yourself; rehabbing in partnership with DHLC or to have DHLC buy back the property.



"I have trusted my investments with Rob for two years and will continue to invest in the future."

Shawn E.

Making prudent and cautious lending decisions from the very beginning of the process help ensure that DHLC's investors and borrowers will continue to benefit from the opportunities that present themselves in this ever changing real estate market.



"I can recommend DHLC enthusiastically and without reservation to anyone considering investing in hard money loans."

Peter D.