



Preferred cash without selling assets

As a savvy investor, you know that managing both sides of your balance sheet is an important aspect of your financial success. Planning for borrowing needs in the context of your larger financial picture and using credit responsibly may help you increase your financial flexibility while keeping your financial goals intact. And that's where a Financing Hard Credit Line may come in handy. The Financing Hard Money LLC Preferred Line is a line of credit backed by the value of eligible securities in your accounts. This liquidity tool is designed to help you meet personal or business cash-flow needs. It offers an alternative to premature liquidation of assets, deferring potential capital gains taxes.

Enjoy the benefits

- Zero restrictions on the use of funds. Use the funds as you wish.
- Credit and background checks are **NOT** required to establish a Financing Hard Money LLC Preferred Credit Line.
- You'll enjoy a streamlined account-opening process and have easy access to funds.
- A Financing Hard Money LLC Preferred Credit Line allows you to pledge assets for your personal and business borrowing needs.
- You can stay invested in the market while leveraging your securities for liquidity.
- The line's competitive interest rates are generally lower than credit cards or other forms of borrowing.



Financing Hard Money LLC Preferred Credit Line Relationship Based Pricing

Household AMU	Up to \$249,999	\$250,000 - \$499,999	\$500,000 – \$999,999	\$1 million - \$2,499,999	\$2.5 million - \$4,999,999	\$5 million and up
Interest Rate	Rate 7.25%	Rate 5.75%	Rate 5.25%	Rate 4.75%	Rate 4.25%	Rate 3.75%

The maximum amount of credit that may be extended for a Financing Hard Money LLC Preferred Credit Line will be based on the eligible securities the Borrower maintains in a Financing Hard Money LLC Preferred Credit Line Account or other accounts linked to the Financing Hard Money LLC Preferred Credit Line Account. Each security assigned a “Loanable Value” as outlined in the table below. Aggregate Loanable Value will be calculated daily based on the market value of each security.

Security	Advance Rate	Minimum Maintenance Requirement
U.S. Government Bonds	90%	10%
GNMA, FNMA, FHLMCs	90%	10%
Investment Grade Corporate Bonds	70%	Greater of 20% market value or 7% face
Investment Grade Muni Bonds	70%	Greater of 20% market value or 7% face
Convertible Corporate Bonds	60%	30%
Exchange Traded Products, Mutual Funds, Unleveraged ETPs, UITs, Traded REITs, MLPs above \$6 2/3 Exchange Traded Equities, Mutual Funds, Unleveraged ETFs, UITs, Traded REITs, MLPs below \$6 2/3 (\$2 per share minimum)	60%	30%
	Maximum of 60%, declining to 0% if the per share price is \$2 or below	\$2 per share
Free Credit, Bank Deposit Sweep, Money Market Sweep Vehicles	70%	30%
Eligible Off-Shore Mutual Funds	60%	30%
Eligible CDs	75%	20%

Above Loanable Values and collateral requirements are based on Credit Line account equity requirements currently in effect and are subject to change at any time without notice.



Mutual Funds, Unit Investment Trusts and new issues must be fully paid for and owned for 30 days or longer before they can be used as collateral.

Loanable amounts may be lower and minimum collateral requirements may be higher for:

- Concentrated positions
- Accounts holding illiquid or volatile positions
- Securities on which Financing Hard Money LLC holds higher collateral requirements
- No loan value will be extended on linked CDs, leveraged ETFs, non-traded REITs, commodities, futures, managed futures, options, hedge funds, private equity and annuities.

CDs with amounts greater than FDIC insurance limits may be subject to reduced loan value.

Non-Margin eligible equities and below investment grade bonds may be eligible as collateral on an exception basis only. Loanable Value and minimum collateral requirements will be determined on a case by case basis.

All collateral is subject to review and approval

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Client Profile Form

Account Ownership: Single Joint Trust Other _____
Type of Account: Cash Margin Managed Option Commodity IRA

Name(s): _____

Date of Birth: _____ Social Security # or Tax ID: _____

Mailing Address: _____

Home Address (If Different from Mailing): _____

Home Phone: _____ Business Phone: _____

Cell Phone: _____ E-mail: _____

Marital Status: Single Married Divorced Widowed Separated

Number of Dependents: _____

Current Employer: _____

Title/Position: _____

Work Address: _____

Est. Annual Compensation: _____

Nature of Business: _____ Years Employed: _____

Spouse's name: _____ Social Security: _____

Spouse's Date of Birth: _____ Occupation: _____

Spouse's Employer: _____ Retired: Yes No

Est. Annual Compensation: _____

Spouse's Legal Permanent Address (if different from above): _____

Primary Bank Name: _____

Branch Address: _____

Type of Account: Checking Savings Ownership: Annuities Life Insurance Neither

Do you have an account with any other brokerage firm(s)? Yes No

(If yes, please provide name(s) and value(s) of each account.)

Name(s): _____ Value(s): _____

Name(s): _____ Value(s): _____

Estimated Total Net Worth: \$ _____ Liquid Net Worth: \$ _____

Estimated Annual Income: \$ _____ Approximate Tax Bracket: _____ %

Entities other than real person's Net value/Worth: \$ _____

Assets available to invest: \$ _____

Original Sources of Funds/Assets for Investing (please check all that apply):

- Employment/Payroll Pension/Retirement Funds Operating Business Sale of Assets Loans
 Divorce or other legal settlement Gifts Other _____

Investment Objectives:

- Liquidity (Cash equivalents/Short term investments) Current Income (Conservative) Capital Appreciation (Conservative)
 Current Income (Aggressive) Capital Appreciation (Aggressive) Tax Free/Deferral Speculation Short Term Trading

Dividend Reinvestments: YES NO

Previous Investment Experience: Equity _____ Yrs Mutual Funds _____ Yrs
U.S. Treasuries _____ Yrs Options _____ Yrs
Money Managed _____ Yrs Municipals _____ Yrs
IPO _____ Yrs Futures _____ Yrs