

**DICARO & ASSOCIATES, LLC**

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**Dear Note Holder or Associate:**

We are currently purchasing 5 - 7 of these types of notes every month from our own efforts and resources. We have the ability to buy an additional 7-10 of these on a monthly basis.

**Our Primary MINIMUM Investment Criteria:**

- Individual, 1st Position, Seller Financed Notes and Loans Secured by ALL TYPES OF Real Estate. These are loans where usually 1 or 2 people, 1 company, or 1 estate are receiving the payments
- Performing with 600+ FICO Credit
- 5%+ Down Payment
- 5%+ Equity
- 1 months+ Seasoning
- Appraised Values Close to Original Property Sales Price
- Minimum Unpaid Principal Balance: \$10,000
- Maximum Unpaid Principal Balance: \$1,000,000 (unless approved by us)

NOTE: We will occasionally purchase or lend against portfolios of real estate notes which will generally have slightly different underwriting criteria.

**Other Deals We Will Consider Purchasing from \$50,000 to \$50,000,000:**

- Billboards and Billboard Ground Leases
- Cell Phone Tower Site Leases
- Windmill Ground Leases
- NNN Leases where the Payor is a Fortune 5000 Company+ or National Franchise
- Annuities
- Structured Insurance Settlements derived from a Lawsuit
- Business Receivables Where the Payor is a Public Utility like an Electric Power Company
- Power Substation Receivables
- City Communication Tower Receivables
- Business Receivables Where the Payor is a Publicly Traded Company, preferably Fortune 5000+
- Non-Performing or Defaulted Seller Financed Loans with Real Collateral

**WE DO NOT CURRENTLY BUY:**

- ➔ Bank Originated Loans (unless approved by us)
- ➔ Hard Money Originated Loans
- ➔ "Fix and Flip" Rehabber or Real Estate Investor Originated Paper with Less than 20% down and Less than 12 months of Seasoning
- ➔ Deals Outside of the United States or Canada
- ➔ Deals that cannot be understood in a 15 minute phone call

## **Client Purchase Options:**

- ✓ **Full Purchase:** This is the simplest way to buy a note. We will pay a lump sum of cash in return for all remaining payments. The advantage to the note holder is that they will receive the most cash possible today, however, they may have to accept a discount
  
- ✓ **Note Rental/ Straight Partial Purchase:** This strategy is the most common way that we buy notes. It minimizes the note holder's discount while still providing the necessary capital to meet their cash needs. This is how it works: We will provide an upfront cash payment to the note holder in return for a certain number of payments. After we have received those payments, then the note will revert back to the note holder with a considerable balance remaining, since most amortization schedules provide little principal repayment in the first half of the loan, the note holder doesn't have to submit to a large principal discount. Many times they'll receive over 100% of the current balance.
  
- ✓ **Multi-Stage Buyout:** We will provide a Full Purchase up to 92% of the unpaid balance in 2 payments spread over a period of time. Usually the second payment is contingent upon receiving on-time payments for 6-12 months, usually not to exceed 24 months.
  
- ✓ **Split-Payment Partial Purchase:** We will provide a lump sum cash payment for a portion of every month's payment, while the note holder retain's the remaining portion every month. Example: A note has 200 payments remaining of \$1,000/mo. We buy \$600 per month of every payment for a Lump Sum of Cash today, and the note holder continues receiving \$400 per month for 200 months.
  
- ✓ **There are a few other ways** of structuring purchase transactions, however, these are the most commonly employed by our firm. In fact, over 70% of our transactions are done this way.

**For Immediate Service Call...**  
**Nicholas di Caro Direct: 312-572-9109**